BOSTON UNIVERSITY
SCHOOL OF SOCIAL WORK

A STUDY OF THE CITY RELIEF DEPARTMENT OF THE CITY OF CONCORD, NEW HAMPSHIRE FOR THE YEAR--1948

A Thesis

Submitted by

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CHAPTER I

Purpose and Scope of the Thesis

This thesis is a study of the City of Concord, New Hampshire Relief Department for the year 1948. It is a study of the functional role of the local agency which is charged by the laws of New Hampshire with the responsibility of granting aid and relief to poor and indigent persons. More specifically, it is a study of who came to this agency for assistance, why public assistance was needed, how and by what means the assistance was granted, to what extent the agency recognized problems other than the basic financial difficulties; and how effective the social case work was as practiced by this agency.

The period chosen for study was the fourteenth year that the agency, under its present organization structure and functional role, has been in operation. From several points of view, the year 1948 would seem the best of the past fourteen to serve the purpose of this study. It was a year which in many ways was more normal than any of the previous thirteen. At the time of the creation of the agency (Jan. 1935), we were in the midst of a severe depression with hundreds of local citizens unable to find work. This condition continued for the most part until the out-break of war in Europe. After Pearl Harbor, and our country's declaration of war on Germany and Japan, the City of Concord Relief Department experienced unbelievable changes in its local direct assist-

ance case loads. The case load of the City Relief Department dwindled to less than one-fifth of what it had been a few years previous. At the end of the war there was a long period of acute shortages, full employment at high wages, and even some individuals who had previously been considered unemployable were still gainfully employed.

In Jan. 1948, at which time we were two years and three months beyond the end of the war, there seemed to be far fewer shortages of consumer goods, the war boom and prosperity was beginning to show signs of leveling off. During the latter part of 1948, the intake at the City Relief Office indicated that the less competent type of worker was now finding it difficult to find employment; in certain lines of work, some men were on short time or even unemployed. Economic conditions, however, were still considered excellent and another question which the writer hopes to answer in this thesis is why in such good times with nearly full employment at high wages, was it necessary to expend such a large amount of public monies for public assistance.

During the fourteen years that this agency has been in operation, there has never been any comprehensive detailed objective study made of the client group. It is hoped that this study can serve as a basis for further studies; that the information obtained can be used for comparison for subsequent studies in order to determine trends. It is also hoped that the study will reveal any defects, shortcomings, or

omissions of the agency's program.

The writer, who is also the administrator for this local agency, hopes that the study will serve as a basis for definition, clarification, and statement of the functional role and responsibilities of the agency.

In a broader sense, it is planned that an objective evaluation can be made through the medium of this study, which will determine at least to some extent the value and use of the agency, to not only the clients served but also to the entire community.

In this study, the writer has employed a twofold approach. First, the two hundred and fifty cases, which this agency serviced during the year 1948 were read and schedules used to record data that would be of help in answering the general purposes of the study. The information needed for this part of the study was obtained from the individual client's application forms, and also from the individual financial record cards. Several tables were formulated from the information secured from these two sources. An attempt has been made to interpret and analyze these tables and schedules in terms of the objectives of the study. These tables indicate in some detail the composition of the client group, marital status, size of families, type of problems presented, type of services given and other pertinent and specific information. In this part of the thesis the writer has attempted to give general information as to who came to

the agency for help, what type of help were they seeking, and what problems were presented to the agency. How the agency met the problems presented is answered in a general way in this first part of the thesis, through the several tables and factual information which is presented in regard to the amount of financial assistance given, the major problem presented, and other pertinent information.

The second part of this study consists of an individual case study of nineteen cases. The cases are abstracted and considered individually. In the presentation of these individual cases, the writer has tried to indicate the types of problems that clients brought to the agency and how these family (or individual) problems were met. To some extent, the writer has attempted to evaluate the quality of the social case work services. A few brief statements in regard to agency standards precedes the presentation of the abstracted cases. The cases selected for this part of the thesis were chosen because they represented a particular type of problem. The cases which are aostracted were selected from the point of view of the major problem presented. The writer has attempted to classify the entire caseload on a basis of what appeared to be the major problem presented. The case histories presented are not therefore in proportion to the entire caseload of the agency. One or more cases were selected from each of the more frequent of the major problems presented to the agency by clients. It is the writer's thought that

selection of cases on this basis would give a more comprehensive portrayal of the cross section of the various types of problems presented to the agency by poor and indigent citizens of the city.

Chapters two and three are devoted to background material which the writer thinks is pertinent and necessary in order to properly present the data and findings of the study.

Chapter six is devoted to summary and conclusions drawn from the study.

CHAPTER II

The City of Concord, New Hampshire

Concord, the capital of New Hampshire, carries about it an air of its importance to the State. The presence here of the State's principal governmental offices and the biennial meeting of New Hampshire's legislature makes Concord the clearing-house for the State's problems, political, social and economic, and the rendezvous of New Hampshire's leading citizens. It is the key city in transportation, the crossroads of the State's railroads and highways.

Situated on the west bank of the Merrimack River, the city has a compact business district, grouped within an area of seven blocks between Main and State streets. In the center of this is the spacious Government section filled with imposing granite buildings and wide green lawns.

Concord, since 1808 the capital of New Hampshire, was founded as the Plantation of Penny Cook by a grant in 1659 from the Massachusetts Bay Colony to Richard Waldron and others. In 1725, it was regranted by Massachusetts to a group including Ebenezer Eastman, who was an early settler in 1727. A New Hampshire grant of the town of Bow in 1727 conflicted with this, and the dispute was not settled until 1762. In 1733, the town was incorporated by Massachusetts as Rumford and reincorporated in 1765 by New Hampshire as

Concord.[1]

The right to settle the region had been granted to various groups of Massachusetts colonists between 1659 and 1725, but none had taken advantage of the rich alluvial lands of the Merrimack River, with the exception of a few scattered clearings. The rigid provisions of the grant delayed operations so that it was not until Friday, May 13, 1726, that the committee and the settlers arrived at Penny Cook, after a long trek from their home town of Haverhill, Massachusetts. They found Judge Sewall, the first white settler, living on his five hundred acres on the east side of the Merrimack. After surveying the tract, the band, with the exception of Dr. Rolfe and Richard Uran, returned to Haverhill. Governor Wentworth's attempt to stop these settlers marked the beginning of the boundary disputes. Settlement began in 1727 on the more fertile west banks of the snake-like turns of the Merrimack, from which the Indian name for the place, Penacook, 'the crooked place,' was derived.[2]

The early settlers were of Anglo-Saxon stock, strict Protestants, and deeply religious, and included farmers, legislators, and professional people. They devoted their efforts to agriculture, later utilizing the water-power in the early development of the sawmill and the gristmill.

Present day Concord is the third most highly populated city in the state. The 1940 census of Concord gave a population figure of 27,312.[3] Native born population is 84 per cent, with English, Irish, French-Canadian as predominating nationalities; 58 colored. Population in the Concord trade district is about 75,000 within a radius of 20 miles and 150,000 within radius of 40 miles. The rate of growth

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1. New Hampshire, A Guide To The Granite State, Federal Writers Project, N.H.- W.P.A. Houghton Mifflin Co.1938 p.134
2. Ibid., p. 135
3. Reports, State of N.H. Planning and Development Commission, Population of N.H., Part I, Hodges, 1946, p. 17

for Concord in the past decade has been 7.7 per cent. Population of Merrimack County, 1940 was 60,710 an increase of 4,558 or 8.1 per cent. During World War II, over 2,500 Concord men served in the armed forces.[4]

While Concord is not essentially an industrial City, it has always had a healthy industrial life. There are over 100 distinct products manufactured, principal among which are: granite, printing, foundries, electrotyping, smoking pipes, mica products, electric motors, drug products, confectionary, cornices, machinery, boxed stoves, printing equipment, brick, insulated wire, transformers, meters, engraving, book bindings, wood working box shooks, flour mills, harnesses, fire hose nozzles, leather belting, axe and hammer wedges, building stone, woolens, yarns, artesian wells, leather tanning, monuments.

As the state capital there are many government employees, both state and federal, which helps to stabilize employment. In Greater Concord there are 211 industries, employees are more than 8,500, and products valued at nearly $50,000,000 are made, payroll amounts to over $12,000,000 annually. As the county seat of Merrimack, Concord is in the center of a well developed agricultural section that produces 1,125,000 bushels of apples yearly and other products natural

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4. Mannings Directory for the year beginning July 1947, compiled and published by H. A. Manning Co., Springfield, Mass., 1947, p. 18. Directory, City of Concord, N. H.

to the climate. Market gardening, potato raising, dairying and poultry raising are important industries of the Concord area. Total value of agricultural products is nearly $5,000,000 annually.[5]

Concord is the principal railroad center of New Hampshire and is the headquarters of the southern division of the Boston and Maine Railroad with 40 miles of trackage to handle the freight and transfer business. There are 4 divisions and branches centering here which give a high type of passenger and freight service. This includes the main line of Concord and Montreal Division with service direct from Boston to Montreal. Concord is also the terminus of three branches of the Boston and Maine system, which with connections radiate to northwest, west and southwest into Vermont, Canada, and Massachusetts. Freight tonnage in and out in 1942 - 397,547 tons. Over the Boston and Maine tracks also run Canadian Pacific trains connecting at Montreal with this vast system. Concord is served by a network of bus lines, with interurban service to nearby cities and towns. There are also bus lines to the important cities in New England. The Concord airport landing field is one and one-half miles from the capital building, with twice daily service to Boston and Montreal. The best of New Hampshire's highways radiate from Concord with U.S. High-

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5. Ibid., p. 18

ways 3, 4, and 202 and State Highways 103, 104, 106, 28, 9, and many third class highways.[6]

Concord is a trading center for a very large section to the north, east, and west for many miles. The retail population served is about 75,000. The jobbing population served is about 150,000. The stores of Concord are progressive and metropolitan in management and policy. There are nearly 325 retail establishments and about 22 wholesalers, with 350 professional offices. There are about three miles of stores in the shopping district which extends along Main and intersecting streets. The annual wholesale trade amounts to nearly $8,000,000. The annual retail business transacted amounts to more than $16,000,000.[7]

Concord has three national banks and four savings banks, with total deposits of $53,786,872 and resources of $61,731,467 with annual clearings of $160,832,047. The four savings banks have total deposits of $41,586,733. There are several home insurance companies. There are two building and loan associations. Concord rates as the wealthiest per capita city in the state based on residence, phone, gas used, electricity used, U.S. income tax returns, saving accounts, automobiles. Concord has 9,472 telephones in use. In Concord and vicinity 500,000 toll calls are recorded annually.[8]

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6. Ibid, p. 19
7. Ibid, p. 18
8. Ibid, p. 19

There are 32 churches; 2 hospitals with 199 beds; 4 theatres and auditorium with a seating capacity of 11,300; 5,663 homes, with about 43 per cent owned by occupants; fire department with 6 station houses and 198 men, permanent and call. The police department maintains 2 sections with 50 regular and special policemen. Concord has 172 miles of streets with 45 first class paved. There are 40 miles of gas mains and 77 miles of sewers and buses serve Concord with 20 miles of routes. The form of government is a mayor and board of aldermen.[9]

The City of Concord has 26 schools including 3 high schools with 4,213 pupils in the public schools and 463 in private schools and having a staff of 233 teachers. There are also parochial schools. There is a State Library with 192,000 volumes; the City Library with 4,500 volumes; the New Hampshire Historical Society and Museum.[10]

The latest Tax Commission report (1947) gives the total valuation as $36,457,539; total taxes $1,557,003; property rate per cent, 4.19.[11]

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9. Ibid, p. 19
10. Ibid, p. 20
11. Thirty-Seventh Annual Report of the New Hampshire State Tax Commission, tax year 1947. Concord, 1947 p. 115.

CHAPTER III

The City Relief Department - Concord, N. H.

The problem of caring for the poor and indigent families and individuals has for many years been a problem in Concord. Documentary evidence exists to show that in 1753, at which time Concord was a small village known as Rumford, one of the serious problems facing the town concerned the raising of monies "for the support of their minister and the necessary charges of their school and poor".[1] The problem of the public support of the poor seems thus to have received very early attention. The writer has reviewed old town records and finds that the actual public expense involved for the support of the poor seems to have been relatively small during this period. However, from the year 1810 and in many yearly reports thereafter, the amount of money spent yearly for the support of poor and indigent involved considerable expense. The total town budgets in those years show that a portion of the money to be raised for the care of the poor is in many instances quite comparable with the percentage of city funds which ware appropriated today for similar purposes.[2] Lyford's history of Concord indicates that in 1810, "that the support of the town's poor began to involve considerable expense with a corresponding increase of public interest in the subject of pauperism."[3]

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1. James O. Lyford, History of Concord, N.H., Vol.1-p.368
2. Town and City Reports, Concord, N.H., 1776-1948
3. James O. Lyford, History of Concord, N.H., Vol.1-p.368

From the years 1813 to 1827, the problem of "Pauperism" and how to deal with this problem was frequently the subject of discussion and some action in the various town meetings held. There seems to be a good deal of indication that the problem increased with the increase of the population during those years. During this period of time, 1800 to 1825, the prevailing system of caring for the poor was by "bidding off" the poor of the town to whomever would provide for them at the lowest rate. In the considerations and deliberations for the care of the poor, the local leaders at that time decided that a system of bidding off the poor was inhuman, had many other bad defects, and was not always the most economical plan.[4]

During this same period of years, 1810 to 1825, the plan frequently presented and referred to committees, or to boards of Overseers was that of purchasing or erecting a town poor house. In the years 1818, 1819, 1820, ensuing years up to 1827, this matter of a town house was in the hands of various committees who from time to time submitted town reports for and against a town farm.[5]

In the annual town meeting of 1827, two important decisions were made by the town meeting as pertains to the support of the poor. One was "that the town will purchase a farm on which the poor of the town shall be supported."[6] The following year, a committee which had been appointed recommended the

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4. Ibid., p. 369
5. Ibid., p. 369
6. Ibid., p. 369

purchase of a farm of Mr. Timothy Walker, near the West Parish Village. They purchased it for four thousand dollars. The farm was stocked with animals and other necessary equipment and the total costs amounted to four thousand four hundred eighty-four dollars and fifty-seven cents. The town records indicate that this farm continued in its existance for slightly more than fifty years. References in town records and historical documents refer to this town farm plan as "a new system of pauper relief and maintenance, more economical and human than the old".[7]

Although a considerable number of poor during these years were cared for at the farm, the town reports also indicate that public assistance was granted to individuals who were not required to go to the farm.[8]

For at least over a hundred years the town clerk and later the city clerk was the individual to whom was delagated the town's (later city's) responsibility for providing for the administration of aid and assistance to poor and needy persons. The town records also indicate that for many years both the city and county had responsibilities towards the poor.[9] The determination of whether or not the individuals were a responsibility of the county or of the town depended for many years on whether the individual owned property and paid taxes on it.

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7. Ibid., p. 370
8. Town Records and Town Reports 1840-1900, Town and City of Concord, N. H.
9. Ibid.,--later reports

At a later date the payment of poll taxes for 7 out of 10 years enabled an individual to be a town pauper rather than a county pauper. During those years and up until July 1, 1933, the town clerk and later the city clerk remained the responsible agent. The city clerk granted aid and assistance to the county poor and once every six months a settlement was made with Merrimack County.

In the years 1931 and 1932, the effects of the depression were beginning to be fully felt here in the State of N.H. The problem of caring for poor and needy persons in the cities and towns became in many instances a burden beyond the financial capabilities of towns. In addition, the overseer of the poor, who usually served on a part-time basis in conjunction with other positions, were in some instances besieged with the many individuals now applying for public aid. The 1933 session of the N.H. Legislature attempted to assist the towns and cities with this problem. A new system for the administration of public aid to the poor and needy was instituted and legislation known as House Bill 417 was enacted. Under this legislation the State of N. H. assumed entire responsibility for all poor and needy persons in the State. Public assistance under this plan began on July 1, 1933 and continued until Jan. 1, 1935.

On Jan. 1, 1935, the administration of public assistance was turned back to the cities, counties and towns. Jan. 1, 1935, is therefore the important date to remember when

consideration is given to the department as it functions today. In 1935, and for several months in 1936 the local agency had a special category known as Old Age Assistance. The grants made on the Old Age Assistance program were for individuals over 70 years of age and the monies spent were raised entirely from local taxation. The State had a plan known as Mother's Aid. During this period of time it was quite difficult for a dependent mother with children to qualify and receive the so called Mother's Aid. Eligibility requirements were rigid.

The passage of the Social Security Act in 1935 resulted in many changes in the function and scope of activity in the City of Concord Relief Department. The State of N. H. enacted legislation in the session of 1935, establishing a plan whereby the State Welfare Department would administer the categorical forms of relief as established under the various titles of the act. In Feb. 1936 the first payments were made by the newly reestablished State Welfare Department to those individuals who had been found eligible for Old Age Assistance, Aid to Dependent Children and Aid to Needy Blind. There were now three groups (or categories) of needy citizens who could secure aid and assistance directly from the State. The State requirements for assistance under these various categories have from time to time been somewhat liberalized and the eligibility requirements eased, so that to a considerable extent the State has broadened their coverage, and enabled more in-

dividuals and families to qualify for these types of public assistance grants. This had helped to ease the burden of public assistance on the cities, towns, and counties.

The City of Concord Relief Department is responsible for so-called general assistance. General assistance is a rather broad term, usually denoting those individuals who are in need of aid and assistance but are not eligible to receive aid (or sufficient aid) under any titles of the Social Security Act. The City agency has, however, always temporarily assisted a number of individuals who were eligible for categorical assistance. This is because it frequently takes from one to three months for the individual's application to be processed and accepted by the State agency. It is quite frequently necessary for the City agency to provide aid until such time as the individual or family fulfills all technical eligibilities and requirements for the state-administered programs. A more detailed analysis of who are the individuals in need of general assistance is pointed out in other chapters of this thesis. The important point here is to indicate how the state has taken over many functions which prior to 1933 were the responsibility of counties, cities, and towns within the state. It can thus be seen that one of the basic functions of the present department is to care for those individuals in need, but who are not eligible for any of the categorical forms of assistance.

When the present department was reestablished in

Jan. 1935, the city clerk was again reappointed as overseer of the poor and carried out these duties in addition to his other duties. The relief load during those years was tremendous. Numerous assistants were assigned to assist the overseer in carrying out the program. At a later date it was thought advisable to have an assistant overseer of the poor.

In 1939, the city government enacted an amendment to the city charter which pertained to the overseer of the poor and the City Relief Department. At that time the office of overseer of the poor was set up on a full-time basis and the law stipulated that "the overseer of the poor, excepting the overseer of the poor of Ward One, shall devote his full time to said office as said duties are set forth by the laws of N. H.".[10] Since enactment of this ordinance, the overseer of the poor has served on a full-time basis. The overseer of the poor is elected by the entire board of aldermen.

The functional area and scope of activity for the present City of Concord Relief Department has never been very clearly defined. The laws of the State of N. H. are very brief, and make only broad statements as pertains to the duties of the towns and cities for the support of poor and needy persons. To a considerable extent the State laws as they pertain to poor and needy persons become a matter of interpretation for the local overseer of the poor. The State laws are as follows:

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10. City of Concord, N. H. Ordinances, Board of Aldermen, 1939

1. Who Entitled. Whenever a person in any town shall be poor and unable to support himself he shall be relieved and maintained by the overseers of the poor of such town, whether he has a settlement there or not. [11]

2. Non-residents. If a pauper who is temporarily in a town not his home shall apply to the overseers of the poor to be returned to his home they may cause him to be returned at the expense of the town; or they may set him to work in the workhouse or elsewhere; or may bind him out not exceeding the time that will be required for him to earn sufficient money to defray the expenses of such return, and may cause him to be returned to his home by the use of the money so earned and any additional sum from the town treasury that may be necessary for the purpose. 12

There are a few additional sections which are enabling acts to facilitate the overseer and his staff in the obtaining of information etc.

The laws of the State of N. H. make similar provisions for the support of indigent soldiers and sailors. The law is as follows:

5. Who Entitled. Whenever any person, resident in this state, who served in the army or navy, including the marine corps, of the United States, in any war, insurrection, campaign, or expedition in which the United States was engaged, and who received an honorable discharge, not being under guardianship or legal restraint, shall become poor and unable to provide maintenance for himself and his dependent family, such person, his wife, widow, or minor children, shall be supported at the public expense at the town or city of their abode, at their own home or such place, other than a town or county almshouse, as the overseers of the poor or the county commissioners shall deem proper. [13]

There are a few additional sections pertaining to the administration of the program. The law however, says absolutely nothing as to how determination shall be made to es-

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11. Chapter 124, Section 1, Revised Laws State of N.H.
12. Ibid., Section 2
13. Ibid., Section 3

tablish the fact of whether or not need exists. There is no established criteria, standard or policy to determine the extent of need.

The State Welfare Department administers its own program for the Federal categories and have their own standards. The State Department does not, however, in any way supervise or instruct local overseers as to what manner or methods to use to determine if need exists; or by what formula shall the extent of need be determined.

The present standards for the determination of need and the extent of need were established and formulated by the present overseer and staff as a result of study and conference with the County Supervisor and the City Relief Board. In New Hampshire one of the problems of each local overseer, or the local relief board, or the board of selectmen, is to establish what standards shall be used to determine if need exists and to measure the extent of need. The City Relief Department has attempted to establish standards of assistance that are adequate to meet the cost of at least a minimum standard of living. Objective standards have been formulated which include all requirements necessary for health and decent living.

Cost standards for food are based on figures secured periodically from the U. S. Department of Agriculture, Bureau of Human Nutrition and Home Economics, University of New Hampshire. The amount of money necessary to purchase the required amounts of food is clearly indicated in the schedule as pre-

TABLE 1

Minimum Cost of Adequate Monthly & Weekly Grocery Orders

City of Concord Relief Department

Persons	Weekly Incl. Milk	Monthly Total Incl. Milk
Children under 12 years		
9-12 months	2.68	11.51
1-3 years	3.06	13.15
4-6 years	3.58	15.38
7-9 years	3.88	16.68
10-12 years	4.34	18.66
Girls		
13-15 years	4.51	19.40
16-20 years	4.51	19.41
Women		
Moderately active	4.13	17.75
Very active	4.45	19.15
Pregnant and nursing	5.44	23.48
Boys		
13-15 years	5.02	21.60
16-20 years	5.46	23.46
Men		
Moderately active	4.60	19.80
Very active	5.48	23.56
Elderly man or woman in household	4.05	17.40
Elderly man or woman living alone	5.06	21.75(inc. 25% for living alone)

Prepared by Elizabeth E. Ellis
Extension Nutritionist
Feb. 24, 1948

pared by the Extension Nutritionist. The food scheaule used by the City Relief Department during most of 1948 is shown on page twenty-one. This food schedule was issued Feb. 24, 1948 by the Extension Nutritionist and was received by the City Relief Department in the early part of March, 1948. Budgets at that time were revised to correspond with the newly issued food schedules.

A very frequent practice of this agency is the issuance of food allowances on a weekly basis. The client is permitted to go to the store of his choice. The voucher issued is calculated from the amounts in the food schedules, and is supposed to provide sufficient food for the family's needs for a seven day period.

Rent allowances are figured on an actual basis. If the client is paying twenty-five dollars a month for rent, then that is the sum allowed him monthly for his rent. As a general rule, the agency is somewhat hesitant about paying rent that exceeds thirty-five dollars monthly although several exceptions have been made, particularly when the increased amount also includes heat and/or lights; other exceptions have been made because of the acute housing shortage. In the payment of rent by the department, the more frequent practice is to pay the rent directly to the landlord. Clients who are on a cash allowance pay their own rent from funds supplied them by the City Relief Department.

The clothing allowances used by the City Relief De-

partment are calculated from tables borrowed from the State Welfare Department. It is a frequent practice of the agency to make direct clothing grants; that is, the City Relief Department directly supplies the client with whatever the particular needs might be at certain times, such as a need for shoes, underwear, outer garments, or whatever the situation might be. With those clients who are on either a weekly or monthly cash allowance basis they are expected to provide their own clothing needs from the allowances made by the Department.

In making fuel allowances, the Department gives a great deal of consideration to the average cost based on the family's past experience, with due consideration to the size of the house, the kind of heating equipment, and the number in the household. Full consideration is given to the current price for the particular fuel used. In the supplying of fuel needs for poor and indigent cases, it is again the more frequent practice of the City Relief Agency to supply the needs on a direct basis; that is, the fuel dealer would be contacted by the Agency and asked to supply specific quantities of fuel for the client.

The City Relief Department also includes in their budget an allowance for light---electricity, gas or kerosene, as the case may be. The amount need varies with the number in the household, number of rooms, kind of facilities used and the family's minimum needs. The allowance is calculated with

consideration of the family's experience, and minimum needs. The use of household appliances is also recognized.

Allowances are made for personal expenditures and incidental items. The allowances are made from tables which also have been borrowed from the State Welfare Department. This particular allowance is made to cover such items as haircuts, sewing materials, toilet articles, first aid supplies, and for a limited amount of educational and recreational activities. Another small additional amount is allowed for household expenses. This allowance varies in accordance with the size of the family.

The Department also makes allowances for items of special need. These items of special need may be regularly recurring or non-recurring, depending upon the nature of the items and the circumstances and resources of recipients. Some of the more common items within this special category are household furnishings, transportation, expenses incidental to employment, and burial.

As the table on page thirty-three indicates, the department issues a considerable amount of its public assistance in the form of relief in kind and by the issuance of orders or vouchers. A large percentage of supplementary aid which is given to the various clients, and a large amount of temporary aid which is granted, is given in the form of grocery vouchers. This has been the traditional method by which this county and city agency has rendered its material aid within its public

assistance program. Although more clients received aid in the form of cash allowances in the year 1948 than in previous years, this agency has continued to lean heavily on the method of granting aid by the use of a voucher system. The issuance of aid in this manner is also a reflection of the traditional attitude and feeling of wanting to make relief and public assistance as unattractive as possible. There is also a feeling held by the City Relief Board, the Overseer, and members of the staff that many of the clients who continually come to the agency either could not or would not handle cash allowances properly. Many of the clients have had to have help because of alcoholism, poor spending habits, and other reasons which would indicate that they were incapable of handling money. The Department has assumed the attitude that in many cases the providing of grocery orders and vouchers for other necessities, assures to a considerable degree that the children in these families will have the food and milk they need.

The local City Relief Board as created by the ordinances is for the most part an advisory board and the duties and administration of the program is the responsibility of the overseer.

The city charter and those ordinances which pertain to the duties of the overseer of the poor, the city relief board, and the function of the department are likewise of a very general nature. The only ordinance which pertains to the the duty of the overseer as it effects the manner in which aid

and assistance shall be given states that the duties of the overseer of the poor so elected shall be the same as are now encumbered for all overseers of the poor in towns. The only other specific reference to duty is in regard to the submission of reports, and in the handling of finances.[14]

Thus it can readily be seen that to a considerable extent, the function and scope of the program for the department is left to the discretion of the overseer of the poor and the city relief board. This situation has both advantages and disadvantages. One very definite advantage is that the agency has a high degree of flexibility and can almost overnight adjust itself to meet changing community needs. The office has to a considerable extent experienced such changes during the past seven or eight years. During the years 1938--1942 the emphasis of the program was on the granting of aid and assistance to unemployed persons, certification and supervision of training programs (W.P.A.), responsibility for a nursery school program, and the running of a large sewing project. During the past two or three years the needs of clients, which to some extent are community needs, have been of a different nature and the agency has adapted itself to the best of its ability to meeting these changing needs. Recently the department has been faced with an ever-increasing problem of finding

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14. Revised Ordinances, Pertaining to Overseer of the Poor, City of Concord, N. H., 1939

homes for children as a result of marital discord and housing problems. This type of problem appeared much less frequent a few years ago. The agency has also placed a good deal more emphasis on marital counseling in an attempt to keep families together. This problem today is encountered much more frequently than during the days when the relief load was much higher. Assisting families to find housing is another area wherein service is given to clients. With a too closely stated definition of function this change in program and emphasis of service would not be possible.

Another advantage is that the law is flexible enough so that the overseer of the poor and the relief board can determine need, and the extent of need, on a basis of community standards.

Another advantage seems to be that greater individual consideration can be given to each problem so that the aid and assistance granted can more properly fit the need of the client.

Disadvantages which are evident seem to be that because function is not too clearly defined, it is far too easy for this agency to engage in certain areas of activity which do not properly belong to a public relief (social work) agency. A few years ago this department experienced that condition when it inadvisably entered into the wood business, and also into the real estate business. It is the writer's sincere belief that these types of activity are not a fit and proper

function of a public welfare social agency.

Another disadvantage of course would be that without a clearly defined functional scope and stated standards, there is always the danger of individual discrimination or favoritism in the granting of aid to the poor and needy; again there is the very realistic possibility that the overseer of the board can make either a too parsimonious, or a too liberal interpretation as to eligibility for public assistance, and as to the determination of the extent of need.

Basically and fundamentally the function of the department has been the granting of financial assistance to poor and needy persons who have virtually no resources. For the most part the clients of this agency have been the very poor and destitute individuals and families within the community.

The principal problems which this agency has faced have been poverty, unemployment, illness, incapacitating accidents, dependent old age, dependent widowhood, broken homes, mental handicaps, and the care of needy and destitute children. The emphasis of the program has been the granting of financial aid so that individuals and families could maintain themselves on at least a minimum basis that was in conformity with health and decency standards.

The present City of Concord City Relief Department is maintained both by the City of Concord and Merrimack County. The City of Concord and the County of Merrimack share equally in the administrative costs of maintaining the office. Merri-

mack County repays the City of Concord on a monthly basis for monies expended for county cases. This arrangement eliminates the maintaining of two separate agencies which would be carrying virtually the same type of relief cases. The legal settlement is the basis used for the determination of whether or not a person is a responsibility of the county or of the city.

The department has very few written and clearly stated policies. The policies and practices and procedures used are to a considerable extent those methods, tools, and regulations which have been found to be the most expedient and practical from the agency's past experience. In view of the lack of written policies it has always been quite easy for the administrator of the program to deviate from the accepted standard and to give individual consideration. The present and previous relief boards have always been reluctant and hesitant about establishing too stringent written policies and methods of procedures. During the past several years, the administrators of the City Welfare program have been influenced and guided to some extent by the manual of policies used by the State Welfare Department. The State manual is used as a guide and for reference.

With unusual problems or with problems which seem to deviate considerably from the normal practice, it is the usual procedure for the overseer or his assistants to discuss this problem with either the County Supervisor or the City Relief Board.

The present City of Concord Relief Department has a personnel of five. The Overseer of the Poor for the City of Concord is responsible for the poor and needy for the wards two to nine inclusive. A separate overseer is elected for Ward One, (Penacook). At the present time the City Relief Office has only one social worker; there are two stenographers. The overseer is responsible for the engaging and dismissal of personnel. The Relief Board exercises some discretion in regard to the number of personnel, but the selection is the sole responsibility of the Overseer.

The City of Concord Relief Department administers its own funds. The first of each month the overseer requests from the City Treasurer the funds which he anticipates he will need for the month. During the year 1948, the usual request at the first of the month varied between eight and ten thousand per month. The funds are set up in various accounts. The aid and assistance which is granted to the poor and needy is given either in the form of a cash allowance, or by the issuance of vouchers, for such items as groceries, fuel, milk, and other necessities. Table on pages thirty-three and thirty-four shows a detailed distribution of funds. The department reports monthly as to the amount of money spent, and as to accumulated spendings for the year. Monthly reports are made to the board of aldermen, the city clerk, the county office, the State Welfare Department and the city treasurer.

No concerted or planned effort has ever been made to formulate and present to the public a comprehensive analysis of the city's public assistance program. The only approach to any sort of public interpretation is the yearly report of the department which is included as part of the City of Concord's annual report. Up until about twelve years ago, the City Relief reports gave information only in regard to the amount of money spent. The City reports for the last ten or twelve years have devoted two or three pages of written description to the administration of the program, case loads, general trends, and objectives. This has been one of the more important advancements in the interpretation of the city's social welfare program. From time to time articles have appeared in the local newspaper but they have usually been at the request of the reporter, and for the most part they have been only a factual reporting of money spent. The department does not issue bulletins or reports which might indicate the function, philosophy, and objectives of the agency. One basic thought behind this situation has been that it has always been thought advisable to not encourage people to seek public assistance, that a too liberal interpretation of the agency's work might be encouragement for some to seek assistance who could otherwise manage their own affairs. Most of the reports that have been submitted have had as their objective the explanation of the reasons why public assistance was needed and the methods by which it was granted.

The department has always had good relationships with the other public and private social agencies in the community. Cases are frequently referred by the State Welfare Department, Family Service Society, the American Red Cross, and others. In turn the City Relief Department frequently refers cases to these agencies, and frequently there have been conferences between City Relief Agency and other agencies to clarify various areas of activity and scope so that today there is virtually no misunderstanding or conflict between the agency as to areas of activity.

The City of Concord Relief Department makes full use of the Social Service Index. The general practice in Concord is for a client to be serviced by only one agency at the same time. Standards by all agencies are considered adequate so that we do not have the difficult situation wherein one agency is supplementing another agency's program. Occasionally for special reasons a case will be serviced by both agencies but in this instance there is always a case conference with a clear understanding of treatment, plans, and objectives.

At the beginning of the year 1948, this agency had 86 cases, representing 188 persons. In Dec. of the same year there were 106 cases representing 236 persons. During the entire year this agency serviced 250 cases representing 630 persons. Although the monthly average is not particularly high, it is somewhat evident from these figures that the agency ex-

TABLE 2

City of Concord Relief Department
Schedule

GENERAL CLASSIFICATION OF RELIEF EXPENDITURES--1 9 4 8

Direct Relief Expenditures	Conc.& Pena. City	Conc.& Pena. County	Total
Cash Allowance	$1449.75	$4154.50	$5604.25
Groceries	2683.28	5035.44	7718.72
Milk	107.10	337.09	444.19
Fuel	647.94	1472.36	2120.30
Rent	42.25	689.75	732.00
Bd. & Care Adults	5434.56	3838.68	9273.24
Bd. & Care Children	3256.81	.....	3256.81
Medical	1059.15	5994.62	7053.77
Work Relief	30.00	.....	30.00
Clothing	317.66	199.26	516.92
Trans., Meals, Misc:	208.61	452.63	661.24
Total City & County	15237.11	22174.33	37411.44
Other Towns	673.48	.....	673.48
Hospitalization	5962.16	.....	5962.16
	21872.75	22174.33	44047.08
Dependent Soldiers			
Cash Allowance	98.60	1494.00	1592.60
Groceries	1416.14	1979.09	3395.23
Milk	19.12	735.54	754.66
Fuel	281.98	356.20	638.18
Rent	199.14	117.00	316.14
Bd. & Care Adults & Children	1068.27	43.00	1111.27
Medical	192.06	468.97	661.03
Work Relief	80.02	.....	80.02
Clothing	106.67	153.32	259.99
Misc.,Trans.,etc.	170.39	195.49	365.88
	3632.39	5542.61	9175.00
Administration			
Salary	2207.21	1960.88	4168.09
Wages	2665.68	2936.34	5602.02
Mileage	192.39	170.34	362.73
Auto Maintenance	200.00	.....	200.00
Lights	21.43	21.42	42.85
Telephones	237.23	237.18	474.41

TABLE 2 (continued)

Administration

Heat	60.00	60.00	120.00
Janitor Services	12.25	.....	12.25
Supplies	214.63	171.81	386.44
Withholding taxes	486.65	483.98	970.63
Retirement Pension	454.51	.....	454.51
Blue Cross/Shield	159.85	.....	159.85
Repairs, Equipment, Misc.	122.79	9.75	132.54
	7034.62	6051.70	13086.32
Old Age Assistance	34895.67	.....	34895.67
	67435.43	33768.64	101204.07

perienced a high degree of turnover in the case load. This matter is given detailed consideration in a later chapter of this thesis.

During the year 1948, the City Relief Agency spent a total of $101,204. This represented the total amount spent for city and county cases, and also includes money expended in Penacook by the Penacook Overseer. The total amount of $13,086 was spent on administration, which represents 13% of total expenditures.

Here in New Hampshire the counties, cities and towns pay 25% for the Old Age Assistance grants of those individuals who are chargeable to their respective political subdivision. There was a monthly average of 248 cases for whom the City of Concord was responsible for 25% of their monthly grant. The total amount expended for this item for 1948 amounted to $34,895.

Expenditures for hospitalization totaled $5,962. This item includes monies expended for persons acutely ill at the Concord Hospitals, for a few individuals who attended the Massachusetts General Hospital in Boston, two cases which attended the Mary Hitchcock Hospital in Hanover, and for the chronic care cases at the Merrimack County Hospital.

A total amount of $52,522 was spent in providing direct assistance to those individuals assisted by the agency during the year. A general classification of these expenditures is shown on pages thirty-three and thirty-four. A

table on page thirty-seven also indicates the percentage distribution of monies expended for direct assistance for general assistance cases.

TABLE 3

CONSOLIDATED CLASSIFICATION OF DIRECT RELIEF EXPENDITURES--1948

City of Concord Relief Department

ITEM	AMOUNT SPENT 1948	PERCENTAGE
CASH ALLOWANCE	7,196.85	13.5%
GROCERIES	11,113.95	20.9%
MILK	1,198.85	2.2%
FUEL	2,758.48	5.2%
RENT	1,048.14	1.9%
BOARD & CARE ADULTS	9,273.24	17.4%
BOARD & CARE CHILDREN	4,368.08	8.2%
MEDICAL	7,714.80	14.5%
WORK RELIEF	110.02	.2%
CLOTHING	776.91	1.5%
MISCELLANEOUS	1,027.12	2.0%
HOSPITALIZATION	5,962.16	11.2%
OTHER TOWNS	673.48	1.3%
	53,222.08	100.0%

CHAPTER IV

A Study of the Entire Caseload-1948

Although clients are classified by the City Relief Agency as to whether they are county poor, dependent soldiers and sailors county, city poor, dependent soldiers and sailors city, other towns, service cases or transients, in this paper the entire client group has been studied without regard to their particular classification. The agency is primarily concerned with the client and his problem, and the classification represents only required administrative detail. The same standards, policies, and methods of procedure are used for all clients.

This studied client group also includes those clients serviced by the Penacook Overseer.

How clients found their way to the City Relief Agency was studied from the clients' application blanks and from the intake recordings. Of the 250 applicants for service during the year, 141 were self-referred. Detailed information is lacking which would indicate as to how clients who were self-referred knew about the agency. The writer serviced the intake of many of these self-referral cases and occasionally questioned the clients in regard to this detailed matter. Replies were received such as "knew about the agency for a long time", "had seen the sign on the street door", "knew people who used to get relief", "saw the name listed on a printed

card showing available agencies where veterans could get financial assistance", and other similar replies. Applicants in this group are considered by the writer as being self-referred.

Public and private welfare agencies, and health agencies, referred a total of 53 cases during the year.

A significant number of referrals came from relatives. In many of these cases the relatives were so-called legally responsible relatives, such as sons or daughters, but were financially incapable of providing the necessary care and assistance needed.

The Police Department referred several transients to the agency. In addition, the Police Department also referred some cases concerning poverty-stricken families whom the patrolmen had encountered in their work.

The writer thinks that it is quite significant that there were 24 different sources of referrals other than that of the client's own application. This would seem to indicate that to a considerable degree the functions and role of the agency are well known throughout the community. The table on forty gives a detailed summary of the sources of applications of those clients requesting aid during the year 1948.

The writer has attempted to classify the entire caseload on a basis of what appeared to be the major problems presented. In some cases this was not too difficult a task. However, with other cases it became a matter of interpretation and obviously in some instances an oversimplification. For

TABLE 4

SOURCE OF APPLICATION--CASES SERVICED--1948

City of Concord, N. H. Relief Department

Own Application	141	
Social Resources--Concord & Penacook		
Red Cross	7	
Family Service	8	
Catholic Charities	1	
Veteran's Administration	2	
Health Agencies		
District Nurse	3	
Concord Hospital	4	
State Hospital	3	
Organizations		
Veteran's Foreign Wars	1	
American Legion	1	
Knights of Columbus	1	
State of N. H. Dept. of Public Welfare	23	
Doctors	3	
Merrimack County Office	2	
Relative	24	
Employer	1	
Friend	2	
Neighbor	3	
Church	1	
County Solicitor	4	
Police Dept.	10	
Landlord	1	
Alderman	2	
Finance Company	1	
Lawyer	1	Total--250

example in some case situations there would be marital problems, unemployment, child welfare problems, and a considerable amount of drinking; in such instances it is extremely difficult to determine which is cause and which is effect.

The agency was confronted with a considerable number of cases where the basic problem appeared to be unquestionably that of physical ill health. The number of cases in this group represent one-fifth of the total caseload of the agency. Very frequently incapacitating chronic sickness, acute sickness, and incapacitating accidents will result in the wage earner losing his job and the consequent loss of his income. Two problems are then presented to the agency, first the sickness itself, and secondly, the providing of financial means so that the individual or family can receive proper quantities of food, milk, and other necessities. The agency has always pursued a liberal policy in the providing of medical care and hospitalization for these individuals, recognizing that as soon as they can be rehabilitated that they will again be self-sustaining.

Another major problem presented to quite an extent was that concerning dependent old age. There was a total of thirty-four cases which the writer felt could be so classified. Many of these individuals were over the age of sixty-five but were not eligible to receive an Old Age Assistance grant because they were non-citizens, or because they did not meet other technical eligibility requirements for an Old Age

TABLE 5

CLASSIFICATION OF CASES ACCORDING TO THE MAJOR PROBLEM PRESENTED

City of Concord Relief Department--1948

Physical Ill Health	
1. Incapacitating Accident	6
2. Incapacitating Chronic Sickness	31
3. Incapacitating Acute Sickness	12
Physical Handicap	6
Dependent Old Age	34
Dependent Orphanhood	1
Dependent Widowhood	12
Mental Ill Health	
1. Husband in State Hospital	4
2. Psychoneurotic	2
3. Inadequate Person	8
4. Borderline Psychotic	3
5. Sub-normal Mentally	4
6. Emotionally unstable	3
7. Psychopathic personality	2
Illegitimacy	3
Illiteracy	1
Alcoholism	21
Unemployment	27
Underemployment	5
Insufficient Income (Earnings)	17
Medically Indigent	5
Child Placement & Care	8
Marital Difficulty	5
Family Dependency	
1. Divorced, Insufficient income from ex-husband	4

TABLE 5 (continued)

Crime	
1. Husband in prison	2
2. Husband in jail	2
3. Mother in jail	1
Vagrancy	10
Homelessness	
1. Family Eviction	1
2. Transient family	1
Desertion by Husband	5
Unclassified	4

Assistance grant. In some other instances, individuals were between the ages of fifty-five and sixty-five, their productive years were over, and although there seemed to be no suffering from any particular disease or handicap, they had reached a point where the physical unfitness of their age rendered them incapable of being self-supporting.

The agency has always serviced a number of cases where the problem seems to be dependent widowhood. With widows who have children under the age of sixteen or children under the age of eighteen attending school, it is possible for them to apply for an Aid to Dependent Children Grant. The agency carried some of these cases until their application from the State had been accepted. In other instances the dependent widow did not have children, or children under the required ages so that the only public assistance available for them was that from the City Relief Office.

Another group of considerable importance, as they represent one of the frequent problems encountered, was comprised of those individuals whom the writer classified under the heading of mental ill health. The writer has attempted to break down and re-classify those within this group into seven separate headings. The one feature in common within all of the group is that public assistance was needed either because of a neurotic or psychotic condition, or else because of mental deficiency. The cases classified under the heading mental ill health represented slightly over 10% of the entire

caseload. To a limited extent the services of the Mental Hygiene Clinic were used by the agency. The City Agency at many times recognized a mental ill health problem but was not too conscientious in attempting to secure treatment for the individual. Problems within this area have been more readily recognized than formerly but the agency has not as yet reached a point of following through with cases concerning mental ill health. Much of the work within this area would normally require the skill and experience of a psychiatric social case worker, and the agency is not so staffed.

The agency has always had a number of alcoholics referred for aid and assistance. One reason perhaps was that up until this year, there has been no other public assistance agency who serviced this type of case. Many of these cases involved individuals who were the heads of families. Other cases within this grouping were single individuals, many of whom were transferred to either the State Hospital or the Merrimack County Hospital. This group represents approximately 9% of the total case load.

Another important group is composed of those individuals who are classified as needing public assistance because of the problem of unemployment or under-employment. Unemployment had been a problem of only minor proportions with the City Relief Agency for the past several years. For the first time since 1942, several wage earners came to the office and applied for public assistance because they could

not find work, or sufficient work. An increase in the number of persons coming within this grouping was noticeable during the latter part of the year. For the first time in several years, the agency found it necessary to render assistance to men who were ready and willing and able to work but could not find anything to do. Also included within this group are some so-called borderline employables; that is, those individuals who had poor work records or were poor producers, and that while unemployed they had a rather difficult time in finding another job. Most of the individuals unemployed and seeking public assistance were laborers or men who did semi-skilled work. In addition there were a few women whose work was listed as domestic. The unemployment and under-employment situations were obviously a result of the beginning of business recession experienced during the latter part of the year.

The department has for many years been faced with the problem presented by the individual whose earnings are insufficient to maintain his family. This situation is found frequently with those individuals having very limited income, yet having sizeable families. Some individuals and families whom the agency has helped in 1948, had only been capable of securing the less desirable type of laboring job and had never been able to earn a substantial week's pay.

During the year 1948, the department had to devote an increased amount of time to child welfare work. The problems within this area concerned working with children within

homes where there were difficult problems presented, and also in many instances, placement of the children in foster homes. This necessitated the finding of foster homes, a job which necessitates the expenditure of a good deal of staff time.. A conscientious effort was made by the department to provide properly for the needs of these various children. Many of the children needed special dental care, visits to clinics, clothing, visits to school teachers, and in general involved many details not usually encountered with other types of cases. Some of these children were placed during the year 1948, and others had been previously placed, and obviously continuing casework services were needed. The table showing the general classification of cases on pages forty-two and forty-three lists eight cases under the item "child placement and care". Many other child welfare problems were ultimately encountered in working with other cases, but the major problem initially presented seemed to be more applicable to another classification. Two of the cases, involved in this group of child care and placement had four children each; two additional cases had three children each; thus only four cases required the placement of fourteen different children, and the continuing service for these children's needs.

The department was faced with many cases which seemed to center around marital difficulties or problems that had resulted from marital difficulty, such as desertion by husband, and family dependency. The agency encountered several

TABLE 6

MARITAL STATUS

Clients Serviced by City Relief Department --1948

Married Couple	110
Single	34
Separated	22
Divorced	28
Widow	28
Widower	8
Unmarried Mother	3
Unknown	17
	250

situations wherein marital discord seemed to be the major problem. Again there were also many situations where marital difficulty was at least an area where a considerable amount of casework service was needed.

Vagrants or transients are frequently assisted by the City Relief Department. Many of these individuals are taken to the County Farm, particularly if they are suffering from physical defects at the time of their application for help. An attempt is made to determine whether or not the individual has responsible relatives, or to which town the individual belongs. Transportation is provided for some individuals to return to their relatives' home or their proper town. In a few instances transients were transferred to County Farms other than the Merrimack County Farm, inasmuch as the individual was a responsibility of a county other than Merrimack County.

A survey of the marital status of clients serviced during the year indicated that 44% of the applications for assistance were from married couples. Another substantial group came from women who were either separated or divorced from their husband. A combination of the separated and divorced applicants amounted to 50 cases. The marital status of seventeen cases were unknown; for the most part these seventeen cases were transients or service cases, wherein many instances a formal application is not required. The table on page forty-eight shows in more detail the marital

status of clients assisted during the year.

Seventy-one of the one hundred and ten married couples who applied for assistance had dependent children under the age of eighteen. The largest family was composed of eight children. Twenty-four of the families of this group had three children. Fifty-four of the families assisted had three children or less. This table indicates that the frequently held public opinion that the Relief Agency is concerned mostly with large families is not a fact; also the table indicates that many families with only one or two children encountered financial adversity and found themselves in need of public assistance.

A table showing the age range of clients indicates that there was a wide range and a fairly even spread in the ages of those individuals who applied for public assistance. The age which was taken for this table was the age of the individual who made the application for assistance. If it were the husband who applied for aid it was his age which was used in this table, or if the wife applied it was her age, which was used in the table. The age recorded in the table is the age of the client in 1948. The department had only seven clients who were under twenty-one years of age. From age twenty-one upwards there seemed to be a fairly even distribution of clients up until age seventy. Between the ages twenty-one and forty, there were seventy-nine clients. Between

TABLE 7

MARRIED COUPLES--SIZE OF FAMILIES

City of Concord Relief Department--1948

NUMBER OF CHILDREN UNDER 18 YEARS OF AGE	NUMBER OF FAMILIES	TOTAL NUMBER OF CHILDREN
1	12	12
2	18	36
3	24	72
4	7	28
5	4	20
6	4	24
7	1	7
8	1	8
	71	207

TABLE 8

AGE RANGE OF CLIENTS 1948

City of Concord Relief Department--1948

Under 21	7
21 to 25	15
25 to 30	21
30 to 35	20
35 to 40	23
40 to 45	27
45 to 50	9
50 to 55	17
55 to 60	18
60 to 65	34
65 to 70	15
70 to 75	19
75 to 80	3
80 to 85	2
85 to 90	5

the ages forty and sixty there were seventy-one clients, and between the ages sixty to ninety, there were seventy-eight clients. A sharp drop off is noted between the ages seventy-five and ninety, there being only ten clients in this group. However, between the ages sixty and seventy-five there were sixty-eight clients. A more complete detail concerning the age range of clients is shown on page forty-eight.

The writer has attempted to classify relief clients for the year 1948 according to their usual occupation. These tables are shown on pages fifty-four and fifty-five. Ninety-one of the male clients were classified as either semi-skilled or unskilled. Another large group was found amongst the female clients where sixty-four of them were classified under the general heading of home, domestic, and waitress. It is also significant that fifty-five persons had been unemployed for such a long period of time, or had never been employed, that they could be classified as having no occupation.

A study was made of the amount of formal education which clients had received. Information for this part of study was somewhat incomplete, and of the 250 cases reviewed, it was possible to determine in only 107 instances the amount of formal education attained by the individual applying for aid. This study revealed that relief clients on an average had an eighth-grade education. The arithmetic average was just slightly in excess of the eighth grade. The education attained in most cases was completion of the eighth grade. It

TABLE 9

OCCUPATIONS OF CLIENTS

City of Concord Relief Department--1948

SKILLED LABOR		
Machine Lathe Operator	2	
Seamstress	2	
Cook	3	
Electrician	1	
Auto Mechanic	4	
Brakeman, R.R.	1	
Steamfitter	1	
Pressman (Printing)	2	
Carpenter	4	
Woodcarver	1	
Hair Dresser	1	
Woodworker	1	
		23
SEMI SKILLED LABOR		
Truckdriver	10	
Foundry worker	4	
Woodchopper	7	
Painter	12	
Taxi Driver	2	
Janitor	3	
Tire Retreader	1	
Plumber's helper	1	
Printer's helper	1	
Binder, press	1	
Chauffeur	1	
Mill worker	2	
" " , weaver	1	
Roofer	1	
Farm Hand	1	
Hospital Attendant	6	
		53
UNSKILLED LABOR		
Truck driver's helper	1	
Dishwasher	2	
Cook's helper	1	
Chimney sweep	1	
Laborer	31	
Circus worker	1	
Gas station attendant	1	
		38

TABLE 9 (continued)

OFFICE AND SALES		
R.R. clerk	1	
Store clerk	3	
Typist	2	
		6
HOME AND DOMESTIC, WAITRESS		
Housewife	49	
Domestic	9	
Waitress	4	
Practical nurse	2	
		64
NONE OR RETIRED	55	
OCCUPATION STATUS UNKNOWN	11	

is also interesting to note that the median was between the seventh and eighth grade. The size of the sample used for this study seems to be sufficiently large to be quite representative and the conclusion apparently can be drawn that the average relief recipient had an eighth grade education. There were no applicants for assistance who had had college training, with the exception of one very elderly man who was a college graduate. This study in regard to formal education also indicated that ninety percent of relief applicants had less than a high school education. The writer believes that this phase of the study would indicate that there is a high degree of correlation between lack of formal education and need for public assistance. A detailed table showing the results of the survey as it pertains to formal education of applicants for assistance is indicated on page fifty-one.

A study also was made in regard to the number of years that the cases serviced in 1948 has been known to this same agency. One hundred three cases were new cases opened in 1948. This represents over two-fifths of the entire case load carried through the year. Thirty-six cases had been carried over since 1947, and an additional thirteen cases had been opened in 1946. Thus, one hundred fifty-two of the two hundred fifty cases had been known to the agency for less than three years. This represents approximately three-fifths of the entire case load. There was rather a wide distribution in regard to the number of years that cases were known to the

TABLE 10

FORMAL EDUCATION -- HEAD OF FAMILY
HIGHEST GRADE COMPLETED--RELIEF CLIENTS

City of Concord Relief Department--1948

3rd grade	2
4th grade	4
5th grade	4
6th grade	3
7th grade	7
8th grade	47
1st grade High School	8
2nd grade High School	14
3rd grade High School	6
High School graduate	11
College graduate	1
	107

agency from the years 1936 through 1945; sixty-one cases are represented within this grouping. Another significant finding of this phase of the study was that thirty-seven cases had been known to the agency since the year 1935. As previously mentioned in this thesis, this was the year that the agency was re-established. To a considerable degree these thirty-seven cases represented individuals and families who could be classified as chronic relief recipients. Many of the individuals and families assisted during the year 1948 who are within this group (known to the agency since 1935) did not require help during the entire year; however, to a considerable degree they represented cases where aid and assistance has been requested and granted year after year.

The writer feels that it is particularly significant that a large number of cases were new cases. New clients were presenting new problems to the agency and the agency was assisting these families with their problems. A lesser portion of the agency's time and money was expended for the chronic relief recipient whose problems and conditions were, to a considerable degree, remaining unchanged. The agency therefore was meeting new community needs as well as continuing to meet and service needs of individuals who had been having assistance for a considerable number of years. The table in regard to this study is on page fifty-nine.

Some rather surprising figures were shown as a result of the study made in regard to the length of time which

TABLE 11

Number of Years Cases Serviced in 1948
Have Been Known to the Agency

City of Concord Relief Department---1948

New Case 1948	103
1947	36
1946	13
1945	2
1944	5
1943	9
1942	5
1940	4
1939	7
1938	11
1937	9
1936	9
1935	37
	250

clients received financial assistance during the year 1948. A table showing the results obtained for this phase of the study is shown on page sixty-one. Eighty-one cases received financial assistance for less than one month. A total of one hundred forty-three cases received help for less than three months, and the very surprising total of one hundred eighty cases received help for less than a six month period, the two representing seventy-two percent of the agency's entire case load. This showing from the study seems to be highly indicative that the agency's chief request for service is from those individuals and families throughout the community who in experiencing a period of financial crisis, turn to the City Relief Department in requesting financial assistance and the accompanying services. This phase of the study also seems to indicate that the function of the City Agency is to serve as a relief office.

Only seventeen cases required financial care for more than six months, but less than twelve months. These seventeen cases comprise slightly less than seven percent of the entire case load.

Another substantial group of clients, thirty-six in number, received financial assistance during the entire year 1948. Many of the individuals and families within this grouping represent those individuals and families who have had help from the agency over a period of years. Included in this group also are board and care children, and chronic invalids

TABLE 12

LENGTH OF TIME FINANCIAL ASSISTANCE GRANTED CLIENTS-1943

City of Concord Relief Department

1 week or less	20
1 to 2 weeks	33
2 weeks to 1 month	28
1 to 2 months	41
2 to 3 months	21
3 to 4 months	17
4 to 5 months	11
5 to 6 months	9
6 to 7 months	5
7 to 8 months	4
8 to 9 months	2
9 to 10 months	2
10 to 11 months	2
11 to 12 months	2
Entire year	36
	233

placed in nursing homes.

The fact that one hundred eighty of the two hundred fifty cases required aid for less than six months seems to indicate that the agency must gear itself and its program so as to provide assistance on a short term basis. It also indicates that to a considerable degree, long term casework services cannot be given. The focus and center of attention has to be given to the immediate situation presented by the client to the agency and long range planning and treatment is, in many instances not possible.

Another factor which seems to be apparent is that the agency has had to gear its program so as to be in a position to give immediate assistance. Many of the clients applying for help were in immediate need of food, fuel, and other necessities.

It was noted that there was a high degree of correlation between the new cases and those cases which required only short time assistance, that is, less than three months. Here the City Relief Agency is faced with a situation where a new application must be entirely processed; there is the intake interview, the subsequent home visit, checking of collateral sources of information, a determination of whether or not need exists, the computation of a budget to determine the extent of need, and an interpretation to the client as to how far the agency can go in providing help. A good deal of

time must be spent with each new client to gain a proper understanding of his problem and what his problem means to him. However, there are a few cases within this short term assistance grouping who represent those cases that have been previously known to the agency. If the agency has had fairly recent contacts, then it was usually not necessary to make a complete re-investigation.

The writer feels that from this phase of the study it can be deducted that the function of the agency is known by many throughout the community who are in need and that to a considerable degree the function of the agency has been determined by community need.

Another table was formulated from a study in regard to the amount of financial assistance given to individual cases during the year 1948. This study indicated that the amounts of financial assistance needed by a majority of cases (both families and individuals) was relatively small. Eighty-three of the cases assisted required less than fifty dollars aid. One hundred fifteen cases required less than one hundred dollars in aid, and in one hundred forty-nine cases the amount of money spent on each case was between one dollar and two hundred dollars. Thus, three-fifths of the entire case load (or sixty percent) were granted financial assistance in an amount less than two hundred dollars. There were fifty cases wherein the amount of financial aid granted to each case was over two hundred but less than four hundred dollars.

TABLE 13

FINANCIAL ASSISTANCE GIVEN CASES DURING 1948

City of Concord Relief Department

$0 - $50	83	115		
50 - 100	32		149	
100 - 150	18	34		
150 - 200	16			199
200 - 250	17	26		
250 - 300	9		50	
300 - 350	11	24		
350 - 400	13			
400 - 450	4	11		
450 - 500	7		15	
500 - 550	3	4		
550- 600	1			25
650 - 700	6	6		
750 - 800	0		10	
800 - 850	2	4		
850 - 900	2			
900 - 950	0	1		
950 - 1000	1		6	
1000- 1100	3	5		
1100- 1200	2			9
1200- 1300	2	3	3	
1300- 1400	1			

Carrying out the table, it can be seen that one hundred ninety-nine of the two hundred fifty cases required amounts of assistance between one dollar to four hundred dollars. These one hundred ninety-nine cases represented over eighty percent of the entire caseload. This table is on page sixty-four.

Thus, again we have a sharp degree of correlation between the amount of financial assistance given and the period of time assistance was needed. This table gives further indication that small amounts of financial assistance given over short periods of time helped resolve many individual and family financial problems. This table again indicates the short term contacts which the agency has with a large percentage of its clients.

In compiling this table the writer noticed that in many cases the financial aid granted was so-called supplementary aid; that is, the family had some other income and aid was granted by the City Agency up to a minimum amount that would provide them with the basic necessities of life. Many unemployed individuals were receiving unemployment compensation benefits, veterans in many instances were receiving veterans re-adjustment compensation allowances, and in other instances there were small social security payments, or income from other members within the family.

This table is indicative to some extent that many problems presented to the City Agency were at least partially

TABLE 14

AMOUNT OF ASSISTANCE FOR THOSE CASES CARRIED THE ENTIRE YEAR

City of Concord Relief Department

$100 to 200	-
200 to 300	4
300 to 400	10
400 to 500	6
500 to 600	1
600 to 700	6
700 to 800	1
800 to 900	1
900 to 1000	1
1000 to 1100	3
1100 to 1200	2
1200 to 1300	1
	36

resolved with relatively small amounts of assistance from the public treasury.

On page sixty-six is another table showing the amounts of assistance granted to those cases who were carried for the entire year. Many of the cases within this group were those adults who required board and care at a convalescent home or children who had been permanently placed in foster homes. Some of the adults had other sources of income such as Social Security checks but the amounts were insufficient so that a supplementary grant was given by the City Relief Office each month for the entire year.

A table was worked out to indicate to some degree the disposition of cases serviced during the year 1948. This table is on page sixty-eight. It is important to note that in fifty-four of the cases serviced during the year, the wage earner was re-employed or else the family had increased income so that continued public assistance was not necessary.

Twenty-five cases were transferred to the State Welfare Department. Eleven of these cases made application for and were found eligible to receive an Aid to Dependent Children grant; fourteen cases represented individuals who applied for and were found eligible for an Old Age Assistance grant; one case involved a child welfare problem and was referred to the State Child Welfare Service.

Throughout the year twelve different individuals were placed at the County Farm or County Hospital. Eight of

TABLE 15

DISPOSITION OF CASES--1948

City of Concord Relief Department

Active end of year	106
Moved out of Concord	14
Re-employed, increased income	54
Transferred to State aid A.D.C.	11
" " " " O.A.A.	14
" " " " C.W.S.	1
Placed at County Farm or County Hospital	8
Temporary financial problem resolved (medically indigent, hospitalization only)	10
Client died	4
Responsibility taken over by relatives	3
Placed in State Hospital	3
Marital problem, adjusted--counseling, case closed	2
Client sent to jail	1
Returned to home in another town	7
Service, counseling only, case closed	12
	250

these individuals were county charges and the City Relief Agency had no further contact with the case after the individual was placed in the county institution.

Ten of the cases which came to the agency in 1948, were found to have only a temporary financial problem or were medically indigent and their problem was very quickly resolved and the case closed.

In three cases the social worker in working with the individual thought it would be best to have the individual committed to the State Hospital; the City Relief Department paid for the subsequent physician's examinations, had the papers executed, and the individual committed to the State Hospital.

Fourteen cases which had received help during the year moved away from the City of Concord.

At the end of the year there were one hundred six active cases.

CHAPTER V

A Study of the Casework Services Given by the Department in 1948

This chapter is devoted to a study of individual cases that were serviced by the agency during the year 1948. In the abstracting of the individual cases, the writer has attempted to describe briefly the problem, or problems, that the client presented to the agency, and to describe also how the agency met the client's problems. Cases were selected in order to show the various and different types of problems presented. This phase of the study is also to some extent a study of the quality of the casework services of the agency.

The department does not have any written statements in regard to performance standards. Although the staff members provide social casework services, there is no clearly established set of criteria for evaluating the quality of the work done. The department has no written statements as to the degree of efficiency that must be attained in regard to such duties as providing social service to children and adults, interviewing, recording social information, planning and organizing work, and consulting with officials or other persons in the community. For the most part, the work within this area has been conditioned by what the worker understands the function of the program to be, basic agency policies, conditions at the time, the worker's ability, and the individual worker's own understanding of what is the objec-

tive.

The cases presented were serviced by the agency's two workers during the year 1948.

A. Case

The A. family has been known to the City Relief Department since 1936. This family has received assistance sometime during each year since the date of first application. The amount of assistance granted, and the length of time the family has needed assistance, has varied considerably. The basic problem presented has always been that of insufficient earnings. When the A. family first applied for public assistance in 1936 they had three children. During 1948 when the case was again reopened the family consisted of father, mother, and seven children.

When Mr. A. reapplied for aid in 1948, he was employed on a full-time basis. His weekly earnings averaged between forty-six to forty-eight dollars. Mr. A. was behind in his electric bill, had been refused further credit for oil, and was behind in payments to a Finance Company where he had secured a small loan. He estimated that food and milk were costing him at least five dollars a day, which meant that he only had about twelve dollars left over to pay rent, provide fuel, clothing, and other family expenses. The City Relief's standard budget figures indicated that it would take approximately thirty-six dollars weekly to provide this family with a proper amount of milk and food. Mr. A. reported that up until two months ago he had had some supplementary work evenings and this had increased his income about fifteen dollars weekly. He had had this extra work for about a three month period. About four weeks prior to Mr. A.'s reapplication for assistance, he had appealed to Catholic Charities for help with clothing. The Catholic Charitable Society had purchased about seventy-five dollars worth of clothing for the children.

In 1948 Mr. A. was thirty-seven years old. He is

a short, thin, wiry and extremely aggressive individual. He has always been able to relate easily his problems, and to express clearly whatever might be the immediate problem. Mr. A. has always been an extremely hard worker and has had virtually no periods of unemployment although he has changed jobs frequently during the past ten years. The family has been constantly in debt and frequently harassed and bothered with bill collectors. The only questionable spending habits of the family that were ever noted were in the area concerning Mrs. A.'s desires to be a better than average dressed person; she has likewise attempted to keep her children well dressed so that perhaps this difficulty could be considered as a good fault. The family has had some marital difficulty created for the most part because of Mrs. A.'s continuous complaining to her husband that she lacked money for food, rent, clothes, etc. The marital problem had never been considered to be too serious. At the time of Mr. A.'s reapplication in 1948 he had lost quite a bit of weight, was in need of immediate dental care, was extremely disturbed and somewhat discouraged because of his present financial difficulties.

A reinvestigation of the case was made and two home visits were made within a relatively short time. Immediate dental care was provided for Mr. A. The family was behind on their rent and the City Relief Department paid one month's rent to bring this item up to date. A careful reexamination of the family budget was made and it was obvious that this family had a fairly substantial deficit in spite of Mr. A.'s full time employment. One of the older boys now had a paper route which brought in a small amount of money for the family. For the first few weeks after Mr. A. reapplied for aid he was granted a weekly food allowance so that he might get caught up on his electric bill, pay for groceries previously charged, and also pay for the current month's rent. The electric company had notified him that they were going to shut off the lights; a grocer had threatened to attach Mr. A.'s pay and the family was particularly concerned in regard to their rent problem for fear they might be evicted and be faced with a virtually impossible task of finding another rental. Several of these immediate problems were resolved.

The social worker in discussing the family's food problem became aware that the family had long discontinued having a milk man, and were buying only a small quantity of milk from the grocer. In the process of arriving at a practical plan for assisting the family with their deficit, it appeared best to directly supply the family with four quarts of milk daily. The milk arrangement continued throughout the remainder of 1948. Medical attention was also provided for the children who were sick from time to time.

During this period of time while the case was quite active Mr. A. again changed his employment. He found another job where the wages were slightly higher, and also had the advantage that the place of employment was much nearer his home. Another distinct advantage of his new job was that it was a five day work week instead of the five and one-half days he had worked on his previous job. Mr. A. successfully arranged for supplementary work on weekends.

This case was quite active for about two and one-half months, during which time many of the pressing financial problems were solved by means of direct help from the City Relief Agency. Although the Agency continued to give milk to the family, the family was seen only infrequently during the latter part of the year.

The A. case is quite typical of many which are serviced by the City Relief Agency. This family has many good positive qualities. The family relationships have been good. The standards within the home have always been good. The family's financial difficulties have been caused by their sincere desire to maintain proper standards for their children and themselves. Mr. A. has an excellent work record. The continuing problem has been that of insufficient earnings and a steady increase in the size of his family. Although Mr. A. has conscientiously tried to increase his income so as to provide properly for his family, he was particularly handicapped in 1948 because of high prices for food, milk, fuel and other necessities. The case work relationship has always been good with this family. At times the family has been somewhat hostile and aggressive but the situations presented have always been worked out in a satisfactory way.

Although intensive social casework services and a considerable amount of financial aid was granted to this fam-

ily during a period of financial crisis, the agency could have advantageously done a more thorough job on followup and in the granting of continued casework services. The function of the agency however has been to place much more emphasis and concerted effort in helping families through their periods of financial stress and strain.

P. Case

Mrs. P. applied for assistance in February 1948. The family consisted of Mr. & Mrs. P. and three children ages eight, seven, and two. Prior to their application to the City Relief Office, the familyhad received help from Family Service and also from the Catholic Charity Society. Mrs. P.'s husband was employed at a local factory but recently he had lost a good deal of time because of heavy drinking. During Mrs. P.'s first interview with the social worker she related that she thought her husband was a chronic alcoholic. When Mr. P. started to drink, he would remain at least partially intoxicated for at least several days, and would neglect his employment. He would then have a period when he would totally abstain from alcohol and work steadily. The periods of time when he would remain sober varied considerably. Mrs. P. felt that these periods of soberness were becoming shorter and that the times when he was drinking were of a longer duration than formerly. She stated that her husband was an excellent worker but had lost many jobs because he could not be depended upon. She spoke of her husband as being kind, considerate, and especially fond of the children; she couldn't ask for a better man when he was sober!

As a result of Mr. P.'s alcoholic condition his income during the past few months had been relatively small. At the time of application the family was behind in their rent, light bill, gas bill, had accumulated a large bill at a local neighborhood grocery store, and further credit had been refused.

Some financial assistance was given to the family shortly after application. Mr. P. was requested to come to the office and finally arrived after breaking two appointments. Mr. P. was a very quiet, shy, and introverted sort of individual, age thirty-eight, and apparently had excellent health. Mr. P. showed strong guilt feelings because of

his drinking. When he started drinking, he just did not seem able to stop. He fully realized that his drinking had had a most serious effect on his family. Mr. P. had had some fairly good jobs but had lost them because of his drinking. With several of the jobs he had been so ashamed of himself, and his guilt feelings were so strong, that he could not bring himself to face his former employer. Mr. P. had virtually no outside interests, did not belong to any clubs or associations, had no hobbies, never attended the movies or other entertainment, and never attended church. He seemed to be mild, easy mannered person who related himself better in later interviews.

During the summer Mr. P. had steady work and the family needed virtually no assistance during the summer months. On two occasions Mrs. P. came to the office stating that she was going to divorce her husband. She claimed she could not stand his drinking any more. In discussing her husband's drinking with Mrs. P. she admitted that she nagged him considerably, and that at times she was disagreeable to him and the children. Mrs. P. seemed to be an individual who was easily disturbed, cried easily, and had a pessimistic outlook on life. The social worker in discussing the family situation recommended to Mrs. P. that she not seek a divorce. On one occasion Mrs. P. went as far as to contact a lawyer in regard to securing a divorce.

Mr. P. was encouraged to join and attend Alcoholics Anonymous. He attended meetings for a while and seemed to derive some benefit from this association. He was also referred to a doctor to make sure that he was not suffering from any physical ailment or organic disturbance. Mr. P. had previously been a patient at the State Hospital where he had undergone treatment for alcoholism. During periods of unemployment Mr. P. was requested to assist with the cleaning in the City Relief Office. He did this willingly and the social worker observed that he was an excellent workman. Shortly after the N.H. Board for Inebriates was established Mr. P. was one of the first individuals referred to that agency. The psychiatric social worker from that agency had weekly interviews with Mr. P.

Mr. P. had several different jobs during the year, most of which were of a semi-skilled nature. At one time during the fall of 1948 he was working steadily and had a part time job at a gas station. At about this same time Mrs. P. was expecting another child. Mr. P. went on another drunk about a week before Mrs. P. had this baby. After he had been drinking for about two days he voluntarily committed himself to the State Hospital. Mrs. P. did not know where he was and

telephoned to the City Relief asking for help in placing the children while she went to the hospital. When Mrs. P. returned from the hospital with her new baby, Mr. P. was still a patient at the State Hospital. During this period of time the City Relief assumed total responsibility for the family's needs. Mr. P. was released from the hospital after having been there for about thirty days. He was not able at this time to find any employment but did apply for and received unemployment compensation checks. City Relief continued with supplementary aid.

After Mr. P.'s release from the State Hospital he continued to remain sober for about two months and then started to drink again. He had been drinking while he was being interviewed by the social worker for the Board for Inebriates. The worker from that agency made immediate arrangements for him to be taken to the Washingtonian Hospital in Boston, Mass., an institution which specializes in the treatment of alcoholics. The City Relief Department again had to assume entire responsibility for the care of the family. Since Mr. P.'s return from that institution he has remained sober. Unfortunately he has not found employment.

This case is illustrative of situations and problems which are presented to the agency where the basic problem is alcoholism. Mr. P. is an alcoholic. The City Relief Agency secured the best possible services for the treatment of Mr. P.'s alcoholism. The City agency assured the State Board for Inebriates that we would assume the responsibility for this man's family while he remained in the hospital in Boston. Counseling services given to this man by the agency did not seem to have too much value.

The City Relief Agency has enabled this family to have the necessities of life which were being denied to them because of Mr. P.'s disease. At the close of the year it appeared that some constructive progress has been made and that although the expense involved had been considerable, the out-

look was (or seemed) more favorable. Proper standards within the home had been maintained.

D. Case

Mr. D., age sixty-two, was referred to the City Relief Department in August 1946. The request for assistance was made by Mr. D.'s sister. She had appealed first to the Chief of Police and then she and the Chief of Police had both come to worker with a problem concerning Mr. D.

Mr. D. had suffered a rather severe shock about five months previous. He had been confined to his bed for three months. During the ensuing two months he had been able to get around the house with the aid of a brace and cane. Mr. D.'s entire left side had been rather seriously effected, but he was showing definite signs of recovery. Mr. D. had used up virtually all of his small life's savings and was, at this time, living with his son and daughter-in-law. The financial situation of the son was not good; although the son had a fairly good job, he had four children to support so that the expense of caring for his father, plus the expenses for medicines, etc. was more than the son could assume. Mr. D.'s sister, who is an elderly person, stated that she had retired from her job, received a very small pension, and was not in a position to render financial assistance in any amount.

A few days later, worker visited Mr. D. at his son's home. A definite appointment had been made and Mr. D. had anticipated worker's visit. During worker's interview with Mr. D., it at once became apparent the man was having a great deal of anxiety and was greatly disturbed for fear he was being an unduly heavy financial burden upon his son. He stated that the son and daughter-in-law had been exceedingly good to him, had given him bedside care, and had been very kind and considerate. He was anxious to know if he could receive aid while still living in his son's home and also would it be possible for him to live outside at a later date.

During this interview with Mr. D. and in the next few interviews, it was learned from Mr. D. that, because of his physical condition, the noise and confusion of his son's children was the source of considerable disturbance to him, Mr. D. was very realistic about the noise and disturbance of the children, but at the same time, felt that perhaps it might be better for him to live somewhere else so that he might regain his health more rapidly. Mr. D. seemed to have some guilt feelings because of his attitude toward the

children, inasmuch as prior to the onset of his sickness, he had spent a great deal of his spare time playing and helping to take care of them.

Financial aid was granted within ten days after the application. A budget was worked out which would provide for Mr. D.'s food expense and also to some extent for his share of the household expenses, and also a small amount for his personal necessities. The department also assumed responsibility for Mr. D.'s medical needs. The granting of this assistance, although the monthly amount was small, was quite meaningful and helpful for Mr. D. The fact that he felt he was being a financial burden to his son, which was actually so, the anxiety and concern which he had over his inability to care for his few small personal obligations, plus the worry and concern he had in regard to the future, was, up to this point, having a very adverse effect on Mr. D. and in worker's opinion, was seriously jeopardizing and somewhat retarding his recovery. Mr. D. had always been an independent, hard-working and self-supporting individual, and it was very difficult for him to find himself in this entirely dependent role. The granting of the cash allowance to him so that he, in turn, could pay something toward his board and care, and also provide for his own personal necessities, seemed to be of great value.

The case of Mr. D. had been active with this department for about four months, when Mr. D. asked if the monthly grant could be continued if he went to live with his sister who lived in a town in Massachusetts. After a discussion of the details with him, it appeared advisable to allow him to make this extended visit with his sister. The financial situation at his sister's seemed to be somewhat comparable to the financial situation at his son's. She could provide him with the room but was not financially able to bear the extra expense for food, medicine, and personal necessities. Mr. D.'s going to stay with his sister also seemed to have the advantage that he would not be disturbed by the children. He complained frequently that although he loved the children, they made him very nervous, somewhat irritable, and he felt that the rest and quiet would be quite beneficial.

Intermittently Mr. D. would return and spend a few days with his son. When he returned, he would usually contact this office by telephone and ask to see worker. Mr. D. seemed to be quite optimistic in regard to his progress and seemed to be extremely appreciative of the help which was being granted. During these several interviews, Mr. D. explained that he was bringing a law suit against his former employer. The onset of the heart attack, which resulted in

the shock, had been precipitated while he was on duty with his former employer and Mr. D. was in the process of bringing court action and asking for such benefits as he would be entitled to under Workman's Compensation laws.

During the summer of 1947, Mr. D. had an opportunity to live with a friend of his at a summer camp. In order to complete adequate arrangements, it was necessary to give Mr. D. a slight increase so that he might pay for his board and care while at this summer camp. After a consideration of the problems involved, his health problem, and consultation with the physician, this move appeared to be advisable and arrangements were made whereby Mr. D. could spend the entire summer at this summer camp.

In the fall of 1947, and continuing through until the summer of 1948, Mr. D. lived at times with his sister in Massachusetts, his son here in Concord, and with friends. He advised us constantly as to where he could be located.

In the summer of 1948, Mr. D. successfully won his law suit and recovered a rather substantial amount of money. He immediately notified this department of this development. At the time of the settlement, there were several outstanding bills on Mr. D.'s account and at the request of this department, Mr. D. paid for these obligations, the responsibility for which the City Relief Department had previously guaranteed.

The matter of asking Mr. D. to make a repayment or settlement for aid granted through the past years was discussed with the City Relief Board. In view of the fact that to ask for the reimbursement would virtually exhaust what little Mr. D. had, it was thought advisable not to instigate such action and to have Mr. D. live on his own resources. It was somewhat obvious that with the money he had, he would reach age sixty-five before these funds were used up and were he faced with financial problems after age sixty-five, he could then apply for an Old Age Assistance grant.

The need for financial assistance, in this case, was clearly established. The granting of aid and the granting of a monthly cash allowance to Mr. D. was quite instrumental in enabling him to work out living plans which seemed to be the best for him. The aid assisted him in overcoming a great many fears and anxieties and unquestionably played a very im-

portant part in the steady and progressive recovery made by Mr. D. He was an individual who was greatly concerned over obligations and with a strong dislike to be obligated to anyone with whom he was living. Casework services were given in assisting Mr. D. to work out his monthly budget and in the formulating of plans to liquidate several small obligations which he had; also allowances were made so that he might continue his Blue Cross-Blue Shield Insurance. The case was active for two years.

C. Case

The following case is illustrative of a situation where the client appeared to be mentally incompetent, or perhaps might be classified as an inadequate person, or subnormal mentally. The individual in this case was considered to be subnormal mentally and also had several physical defects. The physical defects were not entirely incapacitating but were of such a nature that the individual could not do physical labor. Menial tasks were about the only type of work this individual could do and such type of work was not within the individual's physical capabilities. His mentality was so limited, that he was completely unable to do anything other than menial tasks.

Mr. C., age twenty-one, was referred to the City Relief agency in March 1948 by the Family Service Society. Mr. C.'s problems and difficulties had become increasingly more difficult. The referring agency thought that placement at the County Farm would be advisable, and since the City Relief

Department was the most logical agency in this instance to expedite this matter, Mr. C. was referred to this agency.

The worker already knew this individual so that in some respects the worker started the case work with a definite advantage. Mr. C. had a cleft palate and a harelip; the lower part of his jaw seemed to have an abnormal twist towards the right side of his body; he had virtually no strength in either arm; he was very thin and appeared to have suffered from malnutrition. Mr. C. had had several operations which had helped his condition to some extent. Mr. C. agreed to go to the County Farm and was placed there. He stayed only two days and could not make any kind of an adjustment. Mr. C. seemed completely out of place at the county institution. He returned to the City Relief agency. Mr. C. was next placed in a local convalescent home and the entire situation was then studied in more detail.

Mr. C.'s father and mother had been divorced for a number of years. The father had remarried and had virtually no interest in his son. His step-mother refused to allow him to live in the home. Mr. C.'s mother is a person of questionable character and although she did, from time to time, indicate an interest in the boy, she did not have room nor was she in a position to allow her son to live with her. Mrs. C. was keeping house for a man who allowed Mrs. C. to keep her two daughters with her, but didn't want Mr. C. around.

During Mr. C.'s stay at the boarding home, he was seen at least once a week by worker. In addition, Mr. C. would frequently come to the office to discuss some minor matter. Various suggestions were given to him as to places where he might attempt to find work. At one time he found a job as a dish-washer but his work was of such an inferior quality, that he was discharged after working one week. At another time, he was given some work around a garden raking leaves, etc. but his work in this instance was so poor, that the people released him after a few days. Mr. C.'s problems were discussed in detail with individuals at the Employment Office with the request that they inform the City Relief Department of any work opportunities available that would be within Mr. C.'s capabilities.

It had been previously reported from a series of interviews, which Mr. C. had had with a psychiatrist, that it might be possible for him to do some chores on a farm or some other similar type of work if he had close supervision. Efforts to obtain this type of work for him were not successful.

After Mr. C. had been at the boarding home for a

few months, this department received complaints from the woman in charge that Mr. C.'s behavior was questionable. The woman stated that Mr. C. was being misused in a homosexual manner by some disreputable young men in the community. Mr. C. had admitted that he had committed overt homosexual acts. Worker discussed the situation with the woman from the boarding home and with Mr. C. and it appeared to worker that the homosexual acts were to a considerable amount, the result of Mr. C.'s limited mentality and that unfortunately some depraved individuals within the community were taking undue advantage of him. After receiving these complaints, it appeared advisable to again have Mr. C. see a psychiatrist. Mr. C. was seen by two psychiatrists during the summer of 1948. These psychiatrists conferred with worker and it was their recommendation that undoubtedly the best place for Mr. C. was at the N. H. State Hospital. It was also their feeling that if he would go to the County Farm and stay, that perhaps this would be better than being committed to the State Hospital. It was their feeling that Mr. C. should be committed to an institution, primarily for his own protection. Working on the recommendation made by the psychiatrists, the worker had Mr. C. committed to the N. H. State Hospital. Some attempt was made to explain to Mr. C. that this might be the better place for him to go and that at the hospital they would help him to regain his health. During his stay at the boarding home, he had lost some weight, principally due to the fact that he was not home many times when the meals were served. He also would spend some days hitchhiking around the country side. Mr. C. was too old to be committed to the Laconia State School and in view of the fact that the worker definitely felt that he would not remain at the County Farm, there appeared to be no other alternative but to have papers executed and have Mr. C. committed to the State Hospital.

After Mr. C. had been in the hospital for a few months, he was allowed the privilege of making visits to town and during these visits, he frequently came to the City Relief Office. His physical condition and general appearance showed a marked improvement. He appeared to be somewhat dissatisfied with the prospects of having to remain indefinitely at the State Hospital. Mr. C. is a very unfortunate individual and in many respects, it appeared as if he fully realized his own limitations. He requested this agency to instigate action so that he might be released from the State Hospital but it has continued to be the worker's feeling that Mr. C. unquestionably needed the constant supervision and treatment which only that institution could give him.

Two separate attempts were made to place this indi-

vidual in a somewhat protected environment. At the first place, the County Farm, he would not stay and at the second place, the boarding home, he did not have close enough supervision. Efforts to obtain work for this individual were not successful, primarily because Mr. C. is incapable of doing any productive work. The homosexual acts constituted a serious problem, not only for Mr. C., but in some respects constituted a community problem. The only solution in this case seemed to be to commit Mr. C. to a protected environment where he would receive constant supervision and such psychiatric and medical assistance as he would need.

R. Case

Mr. R. applied to the City Relief Department in May, 1948. At the time of Mr. R.'s application his wife had deserted him and the four children, and presumably had gone to live in an apartment with a woman friend of hers. There were four children, a son, age eighteen; a daughter, sixteen; a son, fifteen; and another son, thirteen. The R.'s had been having marital difficulty for a long period of time. Mrs. R. had been very much interested in a man who lived in one of the tenements on the other side of the house. When Mrs. R. had left the home, an aunt of Mr. R.'s came to help care for the children. The aunt was elderly and incapable of assuming such a task and after the aunt had stayed for a few weeks, she became suddenly ill and died. The aunt had applied her Old Age Assistance grant toward the household expenses and this had enabled the family to secure basic necessities.

Mr. R. was very much concerned as to what plan could be worked out for the welfare of his children, particularly the two youngest boys. Mr. R. was working on the night shift in a localplant and was not home evenings to give the children supervision. The girl, age sixteen, was not capable of assuming the responsibility and the two youngest children paid almost no attention to her. The possibility of securing some woman to care for the children was discussed but after a careful evaluation of facts this appeared inadvisable. Plans

were worked out through the Family Service Society so that the girl might attend a summer camp. At the time of Mr. R.'s application there only remained about three weeks of school and it was thought best to allow the children to remain home and continue their school year. Several home visits were made and the children were given clothing which was needed and the family was assisted with supplementary food allowances.

After several interviews with Mr. R. and also several home visits, a plan was formulated to place the two boys in a foster home. This was in accord with Mr. R.'s thinking and he was helpful in working out this plan. Mr. R. was very shy, introverted individual who had a good deal of difficulty in expressing himself. He seemed somewhat incapable of formulating definite plans and also somewhat bewildered by the turn of events. The responsibility of caring for the house and supervision of the children had been left to the mother, and since her absence he had been faced with tasks with which he was not too familiar, or capable of handling. The boys were seen and talked with by the social worker and some interpretation was given them as to why it was necessary for them to go to a foster home. They expressed a sincere desire to be placed on a farm and the two younger boys were very anxious that wherever they went they would be placed together. Prior to the placement an appointment was made so that the boys could attend the Mental Hygiene Clinic and also to have psychometric examination. From an academic point of view the boys had not done well in school but on the other hand they had not been behavior problems. The social worker contacted the school teachers who reported that the boys were obedient and courteous but were extremely slow in doing their work. The boys were very much attached to each other and seemed to have very little in common with the rest of the school children. The City Relief agency was successful in locating a farm home where the boys could be placed for the summer, with the understanding that were the placement successful they would remain for the coming school year. The girl went to camp for the entire summer. The oldest son found employment and later went to live with his mother. The placement of the two younger boys did not work out successfully. Both boys were enuretic, they were found to be incapable of assuming relatively minor responsibilities, or of applying themselves to simple routine tasks. They did not have behavior problems but did not relate too well to the foster parents. They remained shy, introverted and kept very much to themselves. The boys were taken to see a doctor in regard to their enuretic condition but no organic disturbance could be found. The foster mother attempted various methods to correct the bedwetting but was not successful. Because of the continuation of the enuresis, plus the poor adjustment, the foster parents requested the De-

partment to remove the boys prior to the beginning of the next school year. During the period of time that the boys were at this foster home, they attended the Mental Hygiene Clinic and were seen by the psychiatrist. A report was received by the City Relief Department from the psychiatrist, stating that the older of these two boys had an I. Q. of only sixty-two and that he had reached his level of learning in school, and that the possibility of his placement at the Laconia State School should be considered. The younger of the two boys seems to be somewhat of a better adjusted individual and to have a higher I. Q. The younger boy's I. Q. was eighty-four. The psychiatrist thought that both boys were depressed and anxious and attributed the bedwetting to anxiety. It was recommended that both boys attend special ungraded classes. The physical condition of both boys was described as being good.

After considerable difficulty, the City Relief agency was successful in finding another foster home for these two boys. Arrangements were made so that they might attend ungraded classes. Also at about this same time the camp where the girl was placed was being closed down and this department was successful in placing the girl in an exceptionally fine foster home.

During the time that these children were placed and replaced, the father showed a good deal of interest. He visited the children quite frequently and came to the office every Monday and made a sizeable reimbursement towards the board and care expense. The department had not only the expense of providing board and care, but also had the additional expense of providing clothing and medical services.

Several attempts were made during this period of time to contact the mother. She was seen only twice. An effort was made to secure reimbursement from her and only two small payments were ever received. The mother was quite uncooperative. The question of what action should be brought against her was talked over with the County Solicitor and after all the facts were talked over with the Solicitor he thought it was not too advisable or practical to bring charges against Mrs. R. The mother, who had deserted the children, indicated almost no interest in the children, with the exception of occasionally sending them a small gift. During this period of time when the children were being placed and replaced, the mother sued the father for divorce. In the divorce action as instigated by the mother no mention was made as to custody or responsibility of the children. The City Relief Agency secured the services of County Solicitor for the father, who sought and successfully received legal custody of the children.

The placement of these two younger boys had not worked out too successfully, and at the end of the year, the foster parents in talking with the department regarding the development of the boys, clearly indicated that they would not keep them beyond the end of the current school year. The bedwetting continued and the foster parents had a very difficult time in having the boys keep themselves clean. The school teachers were contacted, stated that the boys behaved well in school but complained about their personal habits.

A similar result came from the placement of the girl. Although the foster parents in this instance liked the girl and found that she had many fine qualities, they were somewhat disturbed because she was found to be incapable of assuming responsibility assigned to her, and that in many respects she represented too much of a liability to them. They had taken the girl in hopes that she might be of some help as a baby sitter and help the mother with small children. The girl is in the third year of high school; her school work has been poor. Again in this situation the foster parents have stated that they will keep this girl until the end of the school year but have requested that other arrangements be made at that time.

This case is used to illustrate child placement problems which the agency has to meet from time to time. These children came from a home where the conditions were substandard, where there was a good deal of marital discord, and where they had had lack of training. There is some evidence that the children were constitutionally inferior. At the beginning of the placements and when the case was first active, it was thought that perhaps with a change of environment, and in a good foster home setting, the children might derive a good deal of benefit and overcome some of their difficulties. The psychiatric findings and reports, and the subsequent experience which the department had in placing the children, has indicated that perhaps the next logical move would be to place the older boy (of the two boys placed) in the Laconia School.

At this institution he may receive additional training and supervision which will be of some help to him in later life. It still appears worth the effort to try and find another foster home for the youngest child. The department is also faced with the problem of finding another foster home for the girl.

The problems presented in this kind of situation and in the placement of children are many and varied. This type of work usually necessitates many contacts with other agencies such as school departments, Mental Hygiene Clinic, State Department of Public Welfare, and others. In some respects the agency in working with these cases assumes the role of substitute parents. The City Relief Department attempted to keep as much responsibility as was possible with the natural parents.

L. Case

The following case illustrates a problem which is frequently presented to the agency by clients who have met with incapacitating accidents.

Mr. L. first applied for public assistance in July 1947. At the time of his application he had been unemployed for several months. Mr. L. suffered a bad fall in which he had broken his shoulder. The break in the bone had been of such a nature that it seriously shattered or disturbed the nervous system in his right arm. The bone healed, but because of the damage to the nerve centers, the arm and hand did not regain their former dextricity and strength. Mr. L. was an electrician and the loss of the use of this arm left him without the means of securing a livelihood.

Mr. L. was referred to two local physicians. After consultation by these physicians, he was referred to the Massachusetts General Hospital for neurological study. Arrangements were made for Mr. L. to keep this appointment at the Massachusetts General Hospital and the City of Concord assumed financial responsibility. After the study, which took several days, Mr. L. returned to Concord. A few weeks later he returned to the Massachusetts General Hospital for a neurosurgical operation. The operation was at least partially successful. The operating physicians recommended physiotherapy treatments. Arrangements for these treatments were made by the City Relief Office. The treatments extended over a period of several months. During this period of time Mr. L. was interviewed once a week at the City Relief Office. He was given weekly food allowances. A good deal of reassurance was given to Mr. L., who on many occasions expressed fear and anxiety, concerning the improvement of his arm and hand. During the several interviews with Mr. L. the possibility was discussed of his taking some other type of work other than his former trade as an electrician. The possibility of perhaps some menial task that would provide a type of work to strengthen Mr. L.'s arm and hand was considered. Also during the several interviews there was a good deal of counseling and discussion with Mr. L. in the area of assisting him to make constructive use of his leisure time. A successful effort was made to have him reinstated in a fraternal order where he formerly had been an active member. This move proved quite beneficial to Mr. L.

As the months went by Mr. L.'s progress was very slow although some gains were made and the condition of the arm and hand improved slightly. Mr. L. was encouraged to talk with the State Employment Office, and also with one or two other prospective employers. During this entire period of time Mr. L. went to the Massachusetts General Hospital about every six weeks for special treatments and observation.

Fourteen months after Mr. L. had first applied to our office for help, he obtained employment as a cook's helper. After obtaining the job he immediately came to our office and seemed highly elated and happy. The wages were not particularly high but he received board, room and laundry.

In this case the City Relief Office gave direct services which were beneficial to this individual's health. The expense involved for his stay at the Massachusetts General Hospital was fairly substantial. The man was given financial

aid so that he might eat properly during his long period of recuperation. Recognition was given to his emotional problems and the case worker could see that undoubtedly Mr. L. would never return to his work as an electrician. Mr. L. also realized that he could never resume his former trade. Unquestionably the interviews and counseling services were of value in assisting Mr. L. to face the realistic fact that he must seek other type of employment.

M. Case

Mr. M., age thirty-three, married, father of three children ages six, five, and two, reapplied for public assistance during the latter part of 1948 because he was unemployed. During the past year he had worked most of the time as a painter although he had also worked out as a rough carpenter, and had done various other types of laboring jobs. At the time of application he had been out of work for about ten days. He had applied for Veterans Unemployment Compensation but had not as yet received the check. He had received word from the Unemployment Division that it undoubtedly would be another week before he would receive a check. Mr. M. stated that his family was in need of food, and that fuel was also needed. He had previously received credit for oil but further extension of credit had been refused. For some time the family had purchased groceries at chain stores and Mr. M. did not know of any place that he could secure credit. Mr. M. was fearful of running further into debt because at the time of application he was in arrears with many of his financial obligations.

Mr. M. had been previously married and there had been a child from the first marriage. He was under court order to pay four dollars weekly for the support of the child from the first marriage. This account was many weeks in arrears and the Probation Officer had threatened to bring him back into court and charge him for violation of a court order. Mr. M. was fearful that a sentence might even be opposed.

During the past summer Mr. M. had purchased an old second-hand car. There was still an unpaid balance of one hundred twenty-five dollars on this. It had been more or less necessary for him to purchase a car inasmuch as the family

lived in a camp about five miles from the center of town, and in a location which was not serviced by any public carrier. The family had had to move to this location after being evicted from their former rental. The family also owed other bills. They owed several doctors. For the past several weeks Mr. M. had been receiving only three or four days work per week and they had been having a rather difficult time providing basic necessities for the children and themselves.

Mr. M. related to the social worker that his wife's health was rather poor, that she was very nervous, easily upset, discouraged and depressed.

A few times during the past few months Mr. M. had had to stay home from work and assist his wife with the children because of her poor health condition. She was supposed to have seen the doctor a month ago but did not go because they could not pay for the visit, and did not want to contract a larger bill with the doctor. Worker explained to him that we could arrange to have Mrs. M. see the doctor within a day or two. Mr. M. reported that the health of his children was good.

The family was immediately given assistance with food, fuel, and medical care. The day after Mr. M.'s application for assistance the social worker made arrangements so that his wife could see her doctor. After Mrs. M. had seen the doctor she and her husband came to the office and asked to see the worker. They had three prescriptions which they needed to secure. The doctor after examining Mrs. M. told her that she was quite anemic and would need medication for some time.

It was about three weeks after Mr. M. first applied for assistance before he received his first Veterans Unemployment Compensation check. During this period of time the family received total assistance. After Mr. M. started receiving his unemployment checks the family was given supplementary assistance.

At about this time the City Relief Department was running a small painting project and Mr. M. was assigned to this project. The worker observed that he was a better than average workman and was of much assistance on the project.

The home standards were only fair and the worker in discussing the family financial problems saw that some of the spending habits of the family were somewhat unwise. Some assistance was given to the family in this area. The family had many good qualities and there seemed to be strong family relationship.

Mr. M. found one or two days work occasionally during the latter part of the year. The earnings from this work was reported into the V. A. Office which reduced the amount of his unemployment checks and consequently supplementary assistance was still required. The family was still in need at the end of 1948.

The problem presented here is chiefly unemployment. Mr. M. had been married for several years, had always been self supporting and able to provide for the needs of his family. His earnings had never been particularly large and the family had never accumulated any savings. Consequently when Mr. M. was faced with unemployment, plus the difficulty of having a long wait for his Unemployment Compensation checks, he was virtually forced to apply for public assistance. There is some question as to whether or not he could have secured credit before making application for assistance but such course of action probably would have been inadvisable, particularly in view of Mr. M.'s already existing financial indebtedness, and also considering his limited ability to repay for whatever credit he might have received.

T. Case

During the latter part of 1948, Mr. T. applied to the City Relief Office for assistance. Mr. T. related that he had been out of work for five weeks and that he had used what little savings he had been able to accumulate during the past year. The family consists of Mr. and Mrs. T. and five children, ages seventeen, fourteen, twelve, ten, and nine; all of the children were attending school.

Mr. T. was a painter and for the most part during the past year and a half he had been self-employed. He frequently took small contract jobs and would engage one or two other painters to help him. Because of this type of business

arrangement, he was not eligible to receive Unemployment Compensation benefits.

The family has been known to the City Relief Agency since 1947. The T. family had been helped at various periods since the date of first application. A review of past aid extended to the family indicated that Mr. T. usually found steady employment, with the exception of one or two months during the winter. In addition to painting jobs, he has also had various construction jobs. He was capable of operating triphammers, power shovels, and other types of equipment used on road construction.

The T. family had not requested any assistance for ten months up until the time of this most recent application for aid. Prior to that time, the family had gone slightly over two years without having to ask for assistance. At the time of this application, Mr. T. reported that he had made several efforts to secure employment, had registered weekly at the Employment Office, had contacted union representatives of different unions, and had also had an interview regarding a possible road construction job which appeared likely to open up in the very near future.

The several workers who have, from time to time, worked with the T. case, have always experienced difficulty in establishing a good working relationship with either Mr. or Mrs. T. The case history indicated that both of them have, from time to time, told many deliberate falsehoods to the workers. Many of the statements made by Mr. & Mrs. T. seem to be quite meaningless. During the interviews which were had with Mr. T. during this most recent request for aid, the interviews were quite brisk and with a considerable amount of hostility, for the most part from Mr. T., but to some extent also from the worker. The T.'s have undoubtedly from time to time, needed assistance, but they have been quite reluctant to reveal pertinent family financial data. The family has always been prone to be purchasing the very best of household equipment and be paying for it on the installment plan; in addition they have frequently purchased expensive radios and other household furnishings which could quite definitely be considered in a luxury category. Another area of some disturbance to the City Relief Office has been that Mr. T. drinks considerably, especially over the weekends. Although Mr. T.'s earnings, when employed, have always been fairly substantial, it has been a family which has never been able to save anything. Efforts have been made by case workers (including the writer) to assist the family in financial planning and to indicate to them the inadvisability of their spending habits. These, for the most part, have been ineffective.

The day after Mr. T.'s application for aid, a home visit was made by the social worker. As usual, the house was immaculately clean and orderly. The standards in this family have always been very good. Much of the household equipment and furnishings was of the very best. At the time of the home visit, the children were all in school. The mother reported that the children were all in excellent health.

The T. family was assisted with food and fuel for six weeks. During this period of time, Mr. T. was asked to work on a painting project at the City Relief Office. He did not receive any pay, but the time he worked on the project was credited back toward aid given to the family. After five weeks Mr. T. was successful in finding employment. There was a short period on the new job before he received his first pay and the family was carried until that time.

The basic problem presented within this case, is unemployment. Mr. T. has a good work record and it has always been felt by the social workers from the City Relief Office, that he would be employed if anything was available. Although the basic problem is unemployment, the family had other problems. Mr. T.'s earnings have always been fairly substantial and it should not be necessary for them to need public assistance during these periods of unemployment; however, the family has shown poor discretion in their purchases and have kept themselves continually in debt. Mr. T.'s drinking had been a lesser problem. On the other hand, the family has exhibited a great many strengths and positive qualities. There has always seemed to have been a good, strong relationship between all members of the family. The home standards are much above average. Although neither Mr. or Mrs. T. have had a high school education, they both are determined that the children will at least graduate from high school. One boy should

be through within the next year.

Perhaps one reason why case work services and counseling given by the City Relief Department have not been too effective with this family is because that contacts with the family have usually never lasted more than five or six weeks. As a matter of policy, the workers from the City Relief Department do not visit families such as this one when they are no longer in need of financial aid.

H. Case

During the latter part of 1948, Mr. H. reapplied to the City Relief Office for public assistance. Mr. H., thirty-three years old, married, and the father of eight children. Mr. H. related to worker that he now was working three days a week and the amount of money he received for his three days work was not sufficient to provide food and clothing for his children. At the time of application he had contracted a very large grocery bill in a neighborhood market. In addition several of his children were very much in need of clothing. Up until the previous week Mr. H. had had steady employment. In addition to his regular employment he had also done some carpenter work and odd jobs nights and Sundays. For about two weeks Mr. H. had not been able to find any extra work nights or Sundays and this source of supplementary income had been stopped. This family had previously been known to the agency, but had not requested any help since July 1946. After investigation of the facts, which were found to be correct as stated, the family was given supplementary assistance. Needed clothing was purchased for the children and four quarts of milk daily was ordered from a milk dealer.

The family had an accumulation of several bills. Mr. H.'s pay had been trusteed in the amount of three dollars weekly for an old unpaid obligation. The electric light company had also threatened to shut off service and the worker assisted Mr. H. in working out a financial plan so that a good share of this electric bill could be paid, and the electric service continued.

Both Mr. & Mrs. H. visited the office from time to time and home visits were made by the social worker. The fam-

ily was very cooperative and the worker was able to easily establish a good working relationship with the family.

Mr. H. continued on part-time work and this case was active at the end of the year.

The writer has considered this case as being a problem under the classification of underemployment. When Mr. H. had had full time employment, he had been self supporting and capable of providing for the needs of his family. Because of the large size of his family it was virtually impossible for him to support them while receiving only part-time work. Virtually, the only problem presented seemed to be a financial one which was solved by the granting of direct assistance to the family.

Mrs. E. Case

A nephew of Mrs. E. came to the City Relief Office in August, 1946 to discuss problems in regard to his aunt, Mrs. E., an elderly widow, age sixty-seven, who had used the last of her life's savings to purchase air transportation to her native home in Ireland. Two days before her departure she had been taken ill, suffered a severe shock, her left side was paralyzed and her speech had been affected. She had been staying in a convalescent home and could continue to remain in this home, but had no funds remaining to pay for her needed care. She had absolutely refused to cash in an airplane ticket previously purchased, so that the amount realized could be used to defray expenses for the next few months. Mrs. E. still retained hope that she would recover in a short while, could return to Ireland, and spend her remaining days with her relatives. Mrs. E. had come to this country in 1900 when she was twenty-one years old. She had married in 1918 and in 1934 her husband died. There had been no children. From 1934 to 1942 Mrs. E. did housework, had been self-supporting, and had accumulated some savings. In 1942, because of advancing age and poor health, she was forced to stop work. For about a year Mrs. E. had been staying at this same convalescent home. She fully realized that she was fast using her savings and had worked out a plan to go back to Ireland for the rest of her

life. Her brothers in Ireland had indicated a willingness and desire to have her return and live with them. Mrs. E. had spent nearly a year in the completion of all necessary papers, forms, and clearing through the Irish Council. All details had been completed.

The nephew explained that there were no relatives who could assume financial responsibility for Mrs. E.'s convalescent care; it was his feeling that she would ultimately surrender her plane ticket.

A few days later a social worker visited Mrs. E. and assisted her in making out an application for assistance and made tentative financial arrangements with the convalescent home. No particular difficulty was experienced with Mrs. E., in having her surrender her plane ticket. After it was explained to her that as soon as she recovered, and the doctor thought it was permissable we would arrange for her transportation to Ireland. The money realized on the redeemed ticket provided for Mrs. E.'s care for several months.

Mrs. E. remained at this same convalescent home for about four months after which time she was desirous of making a change. The change was at her request and to a place that she had heard about through friends. Mrs. E. stayed at this second home for about four months and then expressed a desire to return to the former convalescent home where she had previously been. The social worker from the City Relief Agency assisted Mrs. E. in moving.

A few months later Mrs. E.'s condition seemed to be steadily improving, and after a long consultation with the physician, who had been attending Mrs. E., it was thought that she might be able to stand the boat trip to Ireland, provided some one could accompany her. Mrs. E. herself found an answer to that problem by locating some one who was planning a future trip to that country and would be willing to watch out and care for Mrs. E. on the voyage. This friend of Mrs. E.'s was contacted by the City Relief Agency, the plan verified, and some of the details discussed. The City Agency placed a request through a travel agency to book passage for Mrs. E. This was in June 1947 and the earliest possible sailing that could be arranged for was for October 1947.

In August Mrs. E. had a severe relapse. She seemed to have failed both physically and mentally. After several weeks in the hospital her condition did improve and the doctor recommended that she could be transferred to a convalescent home. It was recommended by the physician that she should go to a convalescent home where she would receive more nursing

care than in the one where she had formerly stayed. Her condition was so poorly that she obviously could not make the October sailing and the reservation had to be cancelled.

Mrs. E. was placed in a nursing home where she would receive constant attention if it were needed. She remained in this convalescent home throughout the year 1948. During the entire time that this case had been active the agency has always provided her with medical care. At one time she complained of difficulty in reading and an optometrist was sent to the convalescent home to examine her eyes, and subsequently changed the lenses in her glasses. Mrs. E. has continued to be a bed patient and a chronic invalid.

Mrs. E. is not eligible for an Old Age Assistance grant because she is a non-citizen.

This case illustrates the problem of dependent old age which the agency frequently encounters. Mrs. E. had no legally responsible relative and the relatives she did have, although they were very much interested in her welfare, were not financially able to carry the burden.

In four years time after Mrs. E. ceased work she had used up her life's savings. This is a situation frequently encountered by the City Relief Agency.

Mrs. E. was seen infrequently by the social worker. There did not seem to be much that the case worker could do, other than to see that Mrs. E. was properly placed in a nursing home where she would receive proper care.

L. Case

Mrs. L. was referred to the City Relief Department in September 1948, by the visiting nurse. Mrs. L. had left her husband eight weeks previous and had been living in the home of her parents. Mrs. L. had one child, who at the time of application, was one year old; in addition Mrs. L. was about five months pregnant. Mrs. L.'s father was unemployed

because of an operation and did not expect to resume work for at least another five or six weeks. The parents of Mrs. L. had four other children in the home and Mrs. L. and her child were not only crowding the family but were causing a financial expense which Mrs. L's parents were not able to stand. Mrs. L. related to the worker that her husband refused to send her any money as long as she continued to live with her parents. This was the third time she had left her husband and she was determined she would never return to live with him. The husband lived in a town about twenty-five miles from Concord and she believed that at the present time he was unemployed. They had been married shortly after he had been discharged from the service. At the date of application both Mr. and Mrs. L. were twenty-two years old. It had been a forced marriage. For the greater part of their marital life they had lived either with Mr. L's parents or in a house nearby which was owned by Mr. L's parents. The complaint made by Mrs. L. was that her husband had been cruel, abusive, drank considerably, misspent his earnings, and refused to accept steady employment. She claimed that her husband had not properly provided for her and the child and that at times she had been without food and that the house had been cold.

At the time of application, Mrs. L. had several immediate problems. Clothing was badly needed for her child, particularly in view of the approaching cold weather. The relationship between Mrs. L. and one of her older sisters was bad because Mrs. L. had virtually forced the younger sister to sleep on the divan in the living room. The maternal parents were willing to assist Mrs. L. but had made it quite clear that they wished she would find a place to live by herself as soon as possible; the parents also made it clear that after the birth of the second child, Mrs. L. definitely would have to find a place by herself. Because of the difficult financial situation of Mrs. L's parents, assistance needed to be granted to help Mrs. L. provide food and milk for her child and herself. The providing of these basic necessities of food, milk, clothing, medical care etc. were arranged for by the City Relief Department. The visiting nurse had already made arrangements so that Mrs. L. might attend the prenatal clinic. Worker interviewed and worked out various problems with Mrs. L. It was the worker's opinion that Mrs. L. was a somewhat immature and emotionally disturbed individual. Some of Mrs. L's complaints and requests were very unrealistic and impractical. There was some indication that she had never taken her marriage too seriously, and some probability that she had expected that married life was something entirely different from what had been her experience. At various times she expressed mixed feelings toward her husband, but was always positive that she had no intentions or desire to return

and live with him.

Inasmuch as Mr. L. was a native from another town the aid and assistance granted to this family was chargeable back to that town. The City Relief Office contacted the officials in the other town and in the securing of authorization for assistance also obtained the information that Mr. L. had a poor reputation, a poor work record and was generally considered undependable. Mr. L's parents however were considered stable, reliable, hard working, industrious people. There was some thought expressed by the other town officials that Mr. L. was quite young and undoubtedly he would outgrow and overcome many of his faults.

The worker interviewed both Mr. L's parents and Mrs. L's parents in order to make a more correct evaluation of the situation. It was necessary to talk to Mrs. L's parents in order to determine the financial situation in the home. Mrs. L's parents were somewhat disappointed that their daughter's marital life had been so difficult and that she had left her husband. They blamed their own daughter for some of the difficulties stating that she had been very headstrong, difficult, and had always expected too much and had probably not been as good a housewife as was possible; however, Mrs. L's parents were fully cognizant and readily expressed the many faults which their son-in-law had. The worker attempted to locate Mr. L. on three separate occasions and in addition asked Mr. L. to come to the City Relief Office. On one of the attempts to visit Mr. L. the worker did locate Mr. L's parents and had rather a lengthy interview with them. Mr. L's parents seemed to be quite objective about the entire situation and projected an equal amount of blame on both their son and daughter-in-law. It was their feeling that it was regretable that the marital situation had reached such a difficult stage. At the time worker visited Mr. L's parents, Mrs. L. (client) had already instituted divorce action. It was the feeling of Mr. L's parents that such action was most regretable as they were positive that their son had a great love for his child. It was their hope that some reconciliation could be worked out. A few weeks later Mr. L. reported into the worker's office, and reported that he had virtually completed arrangements for reenlistment into the U.S. Navy. Mr. L. openly acknowledged and frankly discussed many of his difficulties. He seemed sincere, however,in not wanting to lose his wife or his child and was also concerned about the child that was to be born. Mr. L. requested worker to call Mrs. L's parents and asi if he might make a visit to see his child, and this was done. Although Mr. L. stayed at the home of Mrs. L's parents and visited, the relationship remained rather strained and there was seemingly no particular change in Mrs. L's attitude.

In view of Mr. L's decision to go back into the service, and to make arrangements so that his wife could receive a steady allotment, the entire situation was again discussed with Mrs. L. and the lawyer to whom she had gone. Worker conferred with the lawyer and Mrs. L., and a plan was worked out to hold the court action in abeyance. This plan seemed advisable from the point of view that, first, she would be eligible to receive her government allotment allowance and secondly, that there still appeared to be some possibility of reconciliation. Mrs. L. thought this plan quite advisable.

Mr. L. had been back in the service about a month and Mrs. L. as yet had not received her government allotment check. In view of the fact that money was due her from the Government it was thought that perhaps this case should be transferred to the American Red Cross, who could assist Mrs. L. in expediating the matter through their field director. After a consultation with the A.R.C. worker, the case was transferred. Mrs. L. located an apartment and with the assistance of her mother and friends was able to furnish it fairly adequately. A letter was received by this department from Mr. L. thanking us for the help we had given and stated that the marital situation had improved and that he and his wife were now on friendly terms. During the latter part of 1948 this office received information that Mr. L. had had a few days furlough and had gone home and stayed with his wife and that the family situation had improved considerably.

This case illustrates to some extent a type of problem which is serviced by the City Relief Agency. Much of the case involved marital difficulties. There were other factors, particularly the need of financial help. The case work services given on this case were perhaps a bit more intensive than have been extended on some others carried by the agency. Perhaps one reason for this was that the client was quite cooperative, was somewhat dependent and made very frequent visits to the City Relief Office. Another problem seems to have been the immaturity of both the man and his wife. This case also shows a high degree of cooperation between the District Nursing Association, the City Relief Department, and

the Local Chapter of the American Red Cross. The aid and assistance which had been given by the City Relief Office in this case was later reimbursed by the town in which Mr. L. had a settlement.

G. Case

The following case is used to illustrate a situation where the family had been totally self-sustaining and self-supporting but because they were faced with tremendous medical bills, they found it necessary to apply for public assistance. The family had heretofore paid their own medical expenses and at the time of application had incurred an indebtedness at the local hospital in the amount of approximately fourteen hundred dollars.

Mr. G. telephoned to the agency asking if a social worker or someone could come and see him at once. A visit was made that evening. Mr. G. explained that his wife was seriously ill and had to return to the hospital. She had previously been a patient in the hospital for a long period of time, and had been back home for six weeks. Her condition had grown progressively worse and the doctor had requested and advised that she be returned to the hospital. Mr. G. had stopped work so that he might stay home and care for his wife. Prior to the time he stopped work, he had used all his savings and had run into debt in an attempt to pay for the hospital and doctor bills. During the period of time he had remained at home, he had not paid any rent, had charged groceries, fuel and other necessities. The man's credit had been good and for many years he had received a good weekly wage. Mr. G. was a man sixty-nine years old and the strain of attempting to care for his wife was having a very serious effect on his health. Mrs. G. was bedridden and although the district nurse called daily it was necessary for Mr. G. to attend his wife constantly.

At the time the worker visited the home, Mr. G. had a serious cold and was in rather a weakened physical condition. Mr. G. explained to the worker that he had an unpaid balance

of about fourteen hundred dollars at the hospital and that he had absolutely no funds with which to pay for the hospitalization which was needed now. The worker assured him that assistance undoubtedly could be granted.

The worker talked with the family doctor and obtained the information that Mrs. G. had a very serious malignant condition, and that the prognosis was hopeless. The doctor reported that Mrs. G. had a life expectancy of probably not over ninety days, and recommended immediate hospitalization both for the welfare of Mrs. G. and also Mr. G.

The department assumed responsibility for the hospitalization of Mrs. G. and she was placed in the hospital the following day. A few days after Mrs. G. was hospitalized, the fuel company refused to extend further credit to Mr. G. and this department purchased the necessary fuel. Mrs. G. died at the hospital after she had been there forty-eight days.

During the period of time that Mrs. G. was in the hospital the worker assisted Mr. G. in straightening out some of his finances.

This case illustrates a situation wherein the family had been able to care for their own problems but because of the long duration of the sickness and the heavy expenses involved, their entire resources were used up and they were forced into debt. The agency assisted with this last financial burden and also assisted Mr. G. so that he could himself have the necessities of life. When Mrs. G. died worker assisted Mr. G. in straightening out many of his personal papers and worked out a plan whereby Mr. G. was no longer in need of public aid.

W. Case

Under the State laws, the county is responsible for individuals who lack settlement. It naturally follows that the county has the responsibility in providing for transients. The following case concerns a situation of an individual who

had been in the City of Concord for only a short time when it was necessary to render public assistance.

Mr. W. who apparently was a "floater", or itinerant sort of individual, was walking into the City of Concord on one of the main highways. The man had an artificial leg and while walking along the highway his artificial leg broke and he received a fracture in the stump to which the artificial leg was attached. He was picked up by the State Police in a semi-conscious condition and taken to the local hospital. The hospital authorities referred this case to the City of Concord Relief Department. The worker interviewed the man at the hospital. The information obtained seemed to establish the fact that the man was destitute, without any resources, or any relatives responsible or able to assist him. He stayed at the hospital for sixteen days and was then transferred to the Merrimack County Hospital. The fracture of his stump healed although very slowly. After he had been at the County Hospital for about a month and his condition had indicated steady progress, plans were made to secure an artificial limb for him to replace the one that had been broken. The artificial limb was sent to Boston and report was received that the artificial limb was in such bad condition that it was inadvisable and impractical to repair it.

The case was then referred to the Vocational Rehabilitation Department and investigation of the situation was made by that agency. There later was a case conference between the social worker from the City Relief Department and the worker from the Vocational Rehabilitation Bureau. The result of this conference was an agreement whereby both agencies would share equally the cost of purchasing a new artificial limb. At the end of the year the limb had been ordered.

The man's health condition steadily improved and it was the opinion of two doctors, who examined him, that as soon as he received his artificial limb he would again be able to resume the type of work which he had done formerly. Mr. W. adjusted well at the County Hospital and was able to get around on crutches.

H. Case

Mr. H. was referred to the City Relief Department in August 1947. The case has been active since that time. Family Service had known Mr. H. and had extended case work services and some financial assistance for about a year prior to the time the case was referred to the City Relief Agency.

At the time of referral in 1947, Mr. H. was thirty-nine years old, had a severely hunched back condition, was bothered considerably by colds, headaches, had many other physical complaints. After referral of this case a home visit was made by the social worker from the City Agency. The worker observed that Mr. H. was a very sensitive, quiet individual who associated with very few people. He appeared to be quite lonely, somewhat depressed and despondent. Although many of his ailments and complaints regarding his physical ill health seemed to be the result of his physical condition, there also appeared to be an element of complaints, headaches, etc., which had a psychogenic basis. Mr. H. was definitely a constitutionally inferior person and his handicaps were of an extremely serious nature and virtually completely incapacitated him for any type of productive labor. Family Service had previously attempted to assist him in building up a small radio repair service. This had proved unsuccessful as Mr. H. found himself physically unable to do very small jobs. Virtually the same was true of an attempt which was made to encourage him to carry on a small bicycle repair business. Indications were that he had the intellectual ability to carry on these two types of projects but after he had worked for a very short time he would become nervous, tense, and so disturbed that he would be unable to continue. Many of the jobs which were obtained for him were never completed and the attempt to assist Mr. H. to be self-supporting by developing his abilities in these lines were not successful.

After the intake interview and one subsequent interview with Mr. H.'s parents, it became evident that financial assistance was needed, particularly in the matter of providing needed medicines and doctor's services. Mr. H. had a room by himself in his parent's home. Mr. H's father was retired and received a small monthly pension. The family received other income from the rental of rooms. The total family income was only twenty-seven dollars, which was not any more than sufficient to provide for the family's needs. The City Relief Department requested a physician to again make a diagnosis of Mr. H.'s difficulties and to submit a prognosis to this office. Excerpts from the report which the City Department received are as follows, "physical examination shows a short deformed young man, cranium negative, upper teeth out, there are a few lower carious roots which need to be removed.....thorax shows very marked deformity due to prominent kyphosis of the back involving the dorsel spine angulating almost to ninety degrees, there is a great shortening of the trunk....anterior parts of the chest is pigeon breasted type of deformity, sternum being pushed upwards and forward from the rib margin downwards...heart apex is felt about three inches to left of midsternal line, is regular, of good quality, no murmurs...

lung sound resonant throughout, there is no dullness, extremities are emaciated." The final diagnosis was migrane, irritable colon, spinal kyophosis. Both the doctors who made this examination and report, and subsequent physicians who have visited Mr. H. have reported to this office that the prognosis is very poor, that Mr. H. will undoubtedly never improve, and that his condition will undoubtedly become increasingly worse, and that complicating all these facts the man is also hypochondriacal.

During the first few months that this case was active with the City Agency, medical assistance only was granted. Prescriptions and medicines were recommended by the physician and Mr. H. required large quantities of various types of medicine. Some minor effort was made to reencourage him to again start his bicycle repair shop. It was seen however that such a plan was futile and in some respects had adverse effects upon Mr. H., particularly when he attempted a small project and would again fail.

After the case had been active with the City Relief Department for several months, it appeared advisable to assist Mr. H. with food. Mr. H. had complained during at least two interviews that he was not getting enough, or proper food to eat, and that he could not complain to his parents because he fully understood their difficult financial position. The financial situation of the entire family was considered and there appeared to be a deficit, created for the most part because of the additional expense of Mr. H. In view of this a weekly food allowance was made for Mr. H. In addition, some supplementary fuel was granted. Mr. H. is unable to sleep very much at night and many nights he sits up the entire night. Because of his ailments and condition it is necessary to keep the house warm and in view of the total family financial picture, and Mr. H.'s condition, City Relief has supplied fuel on occasions.

Appointments were made so that Mr. H. might have his remaining bad teeth extracted. Arrangements were made for transportation so that he might get to the dentist. Four appointments were broken because Mr. H. felt unable at the time of the appointment to have the dental work done. The dentist was very considerate, and on the fifth appointment the dental work was cared for. The department had a similar experience with Mr. H. in regard to having his eyes examined and new lenses for his glasses.

During many of the home visits Mr. H. has been very depressed and would cry continuously throughout the interview. The worker has attempted to discuss possible hobbies and areas

of interest for Mr. H. He does read some, is interested in a few radio programs. Beyond this it has been difficult to arrive at any plan that would be of any assistance to Mr. H.

There have been frequent conferences with physicians in regard to this individual and the general plan has been to provide needed care and to make him as comfortable as possible, with due consideration as to City Relief's financial policies.

This case illustrates a type of situation which is occasionally encountered by the City Relief Department. Mr. H. is an individual who is so handicapped that he never has been productive, or able to earn a livelihood, and the prospects are that this individual never will be able to be self-sustaining. The outlook is for long time financial assistance. Casework services are of limited value because Mr. H. is capable of accepting only a very little. Not only is this individual constitutionally inferior but the physical deficiencies seem to have had a very adverse effect on the personality development; we find therefore an individual who is quite introspective, depressed, and has very little interest in life. He unquestionably derives a sort of secondary satisfaction out of his ailments, in the taking of medicines, and the attention which he receives from the physicians, the social worker, his parents and relatives.

B. Case

The City Relief Agency has always been presented with the problem concerning case situations where the size of the family is quite large and the wage earners income is relatively small, or else of an unsteady or undependable nature.

The B. family had been known to the City Agency since September 1942, at which time the family consisted of father, mother, and four small children. In 1948 the family consisted of six children and the father and mother. Mr. B. seemed to be an individual who possessed average intelligence and ability, but unfortunately he had been a somewhat unstable type of person, particularly in the area concerning his work history. During the year Mr. B. had several different jobs. There seemed to be a great variation in the type of work which Mr. B. was able to find although he was usually fairly successful in obtaining employment. He did have several periods of unemployment. During the periods of unemployment he filed for, and received Veteran's Unemployment Compensation.

The family lives in a shack on the outskirts of the city. Home conditions are substandard, outside toilet, no bathtub, no running water.

For years the family have lived on a very low standard, and frequently a sub-standard basis, from a point of view of food needs and other health and human welfare needs. Mr. B. has never been particularly concerned about the entire situation. Because of the great variation in Mr. B.'s earnings no regular stated amount of public assistance could be granted. It did appear advisable to supply milk on a regular basis, and for the entire year of 1948 the family was given four quarts of milk daily. On other occasions clothing and household supplies were granted to the family. These latter grants were given in many instances directly by the case worker who clearly saw the need, although no direct request for such items had been made by Mr. B. At times during the year the family was not receiving sufficient food because Mr. B. would not come to the Relief Office and request it. Frequently when the situation did become quite acute the wife would contact the office, or else Mr. B. would finally come in.

For several years the worker on this case, as well as previous workers have spent a good deal of time with Mr. B. in counseling him in regard to his work situation, and in regard to his difficulties with employers, and with his difficulty in getting along with other people. Both Mr. and Mrs. B. are passive and quite non-aggressive individuals. They are continually in debt but this situation has never seemed to disturb them. Attempts to encourage Mr. B. to remain on one steady job have never been successful.

From time to time the case worker conferred with the visiting nurse and the school nurse in providing for specific health needs, including dental care for the children. The case worker on one visit noted that the family lacked proper

and sufficient sleeping facilities and this condition was corrected by the purchase of cots and additional bedding for the family. The case worker has always attempted to assist the family in raising their standards of living.

No concerted effort has been made in this case to arrive at a thorough understanding of the emotional factors involved, particularly in the area concerning Mr. B.'s attitude and feelings toward work. For the most part this case has been treated from a point of view of financial needs, and attempting to assist the family to maintain at least a minimum standard which would be compatible with decency and health standards. Although a great amount of time has been spent with the family the agency has long recognized that the case situation is one wherein a good deal of additional time could be given if the agency had a larger staff and were in a position to do more intensive case work.

Mrs. T. Case

In May 1948, Mrs. T. applied to the City Relief Office for assistance. She had been deserted by her husband and had no knowledge as to his whereabouts. At the time the husband deserted, they had been living with her mother and father. Mrs. T. remained in the home of her parents for a short time until some difficulty had arisen between Mrs. T. and her father. Mrs. T. had a son, eight months old. After Mrs. T.'s difficulty with her father, she had gone to stay with a woman acquaintance. She had agreed to pay this woman for the board and care of herself and the child. The following Monday Mrs. T. had a job to go to. Mrs. T. was obviously capable of making the payments and it was not clear to the worker as to just what help Mrs. T. was asking. There seemed to be a considerable area of difficulty and misunderstanding between Mrs. T. and her father; she seemed to have guilt feelings in regard to her poor relationship with her father. Her father apparently thought a great deal of the baby grandson and had been very much opposed to her taking the child out of his home.

The following day, the social worker visited Mrs. T.'s father in an attempt to obtain more information concerning the case. The father of the applicant stated that his daughter had been married when she was only fifteen years old. It had been a forced marriage. He thought that his daughter was much to blame for the son-in-law's desertion, although he also blamed the son-in-law considerably. Mrs. T.'s father also was very much upset and disturbed because she had refused to keep the child in his home. Apparently there had been an argument between Mrs. T. and her father; the girl had been somewhat of a behavior problem within the home; she had been the only child. Mrs. T.'s father was an elderly man and retired. He enjoyed staying home and caring for the baby and wanted his daughter to accept employment as the family was having a difficult time financially; he was too old to work but still was capable of being very helpful around the house.

A few days later, the social worker interviewed Mrs. T. at the home where she had been living and tentative arrangements were made to have the child return to its maternal grandfather. Mrs. T. was now employed and was receiving sufficient income to pay for her own board and care and to also contribute seven dollars weekly to her father for board and care of her child.

Mrs. T. did not seem particularly disturbed about the desertion of her husband. His work record, while they had been married, was rather poor and he had frequently been in trouble. At one time he had been a taxi driver but had been arrested while doing taxi work because of an assault made on a girl; he subsequently served a three months jail sentence.

Mrs. T. remained with her girl friend and agreed to make the weekly contributions to her father. There was also indication that she might, in the not too distant future, also return to her father's home.

It was not necessary to expend any money at this time; however, a great deal of time was spent by the social worker in getting the information concerning the case, conferring with Mrs. T., her father, and others, and in working out a plan which seemed to be satisfactory to all concerned, as well as making sure that the child was receiving proper care. Mrs. T.'s father's home seemed to be equally as good as that of the girl friend of Mrs. T. and from the point of view of personal interest, care, and supervision, it appeared to be much better for the child to be with its maternal grandparents. The maternal grandmother had been ailing and a bed patient for a number of years, however, the social worker felt that the maternal grandfather was fully capable of caring for this responsibility.

After talking the situation over with Mrs. T., she also felt that the child would be better off with its grandfather. Mrs. T.'s girl friend ran a sort of boarding house and the entire household had very much of a commercial atmosphere; in addition, this girl friend had three children of her own.

This case was not active again until the latter part of 1948. At that time, Mrs. T. had again taken the child from her father's and had placed it in another boarding home. Proper payments had not been made to the foster mother in this instance, and the foster mother had contacted the State Welfare Department. Mrs. T. was requested to come to the City Relief Office and the case was again discussed. Mrs. T. related that she had had to cease employment because of a severe skin ailment. This skin ailment not only caused her a great deal of discomfort, but also caused very unsightly sores and scales on her face and hands and this condition had made it virtually impossible for her to get employment. The client was referred to a skin specialist and received care and attention for this condition for several months.

Again the worker thought it best to have Mrs. T. return home with her child and the parents willingly accepted them home again. Weekly assistance was given to Mrs. T. and her child and the case was active at the end of the year.

At the time of Mrs. T.'s re-application for assistance, the social worker made an effort to obtain further information concerning her husband. The social worker contacted the husband's parents in a neighboring town and was able to find out where he was located. The entire matter was then referred to the County Solicitor for action. It had become apparent that Mr. T. had no intention of returning and also that Mrs. T. was not particularly interested in him, or in having him return.

Although Mrs. T.'s skin condition showed steady improvement, it still was so serious that it incapacitated her from accepting employment. She was requested to complete an application for an Aid to Dependent Children grant and this application was pending at the end of the year.

The agency had a few cases during the year where financial problems and other problems were caused by the husband's desertion. In this case there were also health problems, family relationship problems, and a child welfare problem. The agency assisted Mrs. T. in referring her to a skin

specialist, and also by paying for this medical expense. Constructive case work services were given by the social worker in working out a reconciliation between Mrs. T. and her father, and the subsequent return of the baby and Mrs. T. to her home. Help was also given to the client in assisting her with some long term planning.

Mc. Case

Mrs. Mc. was referred to the City Relief Office by the State Welfare Department. Mrs. Mc. was a widow, her husband having died two years previous. There were two children from this marriage, a son, age eleven and a daughter, age six. Three months prior to the date of Mrs. Mc.'s application for assistance she had given birth to an illegitimate child. This child had been born prematurely (six and one half months). At birth the baby weighed only one pound and fifteen ounces. The child had survived by means of a great deal of extra care and attention and at the time Mrs. Mc. applied for assistance the child was four months old, weighed nearly five pounds, and the doctor had notified the State Welfare worker that in a relatively short time the baby could leave the hospital.

Mrs. Mc. related to the worker that she had become pregnant by a man who had been only a casual acquaintance, and that the man involved was someone who meant nothing to her, and that she had not seen, nor heard from him for several months. With some reticence she disclosed his name. Mrs. Mc. had realized that she was pregnant but told no one about it. She had not had any prenatal care. She stated that one day while working she nearly fainted, was taken to the hospital, and gave birth to this premature child. She stated that she had never seen the child and thought it would be best if she never did. She was extremely desirous of surrendering the child for adoption. She expressed a good deal of fear that she might have to take the child home and that it would be an impossible situation to explain to her other two children. She was fearful of what they might think of her at this time, and also in the years to come, and that having this illegitimate child in the home would create difficulties and embarassment for the children with their school and neighborhood friends. Mrs. Mc. does house work by the day and if she should have to take the child back home she would have to stop work and the family income would be reduced to the thirty dol-

lars a month O.A.S.I. benefit, which she was receiving. At that time Mrs. Mc. received approximately eighteen dollars a week doing housework. After a very lengthy conference between Mrs. Mc., the State Child Welfare worker and the social worker from the City Relief Office, a plan was formulated to board the child in a foster home. It was planned to have the child later adopted, provided the child developed normally and proved to be adoptable material.

The worker for the City Relief in discussing the financial situation with Mrs. Mc. learned that Mrs. Mc. had a small amount of savings. In view of the fact that the City Relief Department was assuming financial responsibility for the board and care of this child it was requested of Mrs. Mc. that she pay this large hospital bill. Mrs. Mc. paid the hospital bill in spite of the fact it virtually depleted all of her savings.

The City Relief Department worked out plans for placement of this child at the County Hospital. The child remained at the County Hospital for six weeks. During this six weeks' stay, the child had gained and its weight increased to eight pounds.

Some time was spent by the worker of the City Relief Department to locate a suitable foster home for this baby girl. A placement was made in a good foster home and the child has remained in this foster home ever since.

In October the child was taken to the Child Guidance Clinic and was examined. The report of the psychologist was "that the child is retarded. However, in view of her being two and one-half months premature she seems to be at about the expected level of development." The report of the psychiatrist was "this infant may develop normally, but it is not possible to feel assured of that at this time. This child should be retested before plans are made for adoption."

Arrangements were also made so that this child could be seen at least weekly by a physician. The child has continued to grow and develop although the progress has been slow. It is hoped that the child will progress more rapidly and that it eventually will be adopted.

Although the City Relief Agency has frequently serviced cases involving illegitimacy this case seemed to present some unusual problems. The child had an exceptionally poor start. The home situation was one where it seemed most inad-

visable, impractical, and unwise to force the mother to bring the child back to her home. It was hoped that the child will develop normally and be placed in a good permanent home. However, at the end of 1948 the eventual outcome of this case was quite difficult to foresee, with the exception that it was obvious that the City Relief Department would have to carry this responsibility for at least several more months.

J. Case

Mrs. J. applied for assistance in November 1947. At that time her husband had been in the County Jail for about two weeks. The husband had received a ninety day sentence and Mrs. J. stated that she would need help at least until he returned home. Mrs. J. had two children, ages thirteen and four. It was somewhat difficult to obtain much information from Mrs. J., other than that concerning the economic situation and the financial difficulties. When discussion centered around other areas such as their marital life, Mrs. J. blocked, and was even somewhat hostile. She was also somewhat evasive and was obviously a person who had a difficulty facing reality. The J. family lived in rather a nice single house about five miles from the center of town. The home was neat, clean, and in good repair and the home standards appeared to be good. The health condition of the mother and children was good and the only problem which appeared on the service was in regard to Mr. J.'s drinking.

Mr. J.'s ninety day sentence had been received for being drunk and disturbing the peace. This was about the fourth time he had been in court, but first time he had received a sentence.

The investigation revealed that the family was in need of financial assistance. The Building and Loan Association, from whom the family was buying their home, were willing to suspend payments until Mr. J. returned home and back payments could be made up at a later date. The City Relief Department assumed the responsibility for food, milk, fuel, clothing and medical.

In checking with collateral resources concerning this family the information was secured that both Mr. and Mrs.

J. drank considerably. While drinking they would usually end up in a fight and several times the police had been called to quiet them down. There was also some information that Mrs. J. was especially prone to seek the companionship of other men during these drinking episodes. Both Mr. and Mrs. J. had a reputation of being fairly solid people when sober but completely irrational and extremely troublesome when drinking. Mr. J. had on two separate occasions openly defied the City Police, and had been quite arrogant and hostile while under the influence of liquor. A few years previous the family had owned this same home, mortgage clear, and had also had about eighteen hundred dollars savings in the bank. At that time Mr. J. had an excellent job at the Boston and Maine Railroad and received about seventy dollars weekly. Mr. J. had lost his job because of drinking and an argument with a superior. Subsequent jobs secured by Mr. J. were only laboring jobs and two of these he lost because of drinking. At one time he had tried farming for himself but this venture had been a failure. There seemed to be a sharp correlation between Mr. J.'s drinking and the family's declining financial status. At the date of application the family had borrowed over two thousand dollars on their home and owed other bills.

During the ninety days that Mr. J. was at the County Jail, his wife was assisted and seen weekly. A fairly good working relationship was established between Mrs. J. and the social worker. Mr. J. was seen twice during this time at the County Jail. He seemed extremely appreciative of the help which was being granted to his family. He worked extra hours and also on Sunday's while at the jail and this enabled him to be released a few days earlier. After Mr. J.'s release from the County Jail he came to the City Relief Office with his wife and the family were aided for two more weeks. Mr. J. was successful in finding employment and the family was again self-supporting. Mr. J. assumed full responsibility and the case was closed and remained inactive for the next three months.

In July complaints were received at the City Relief Office from the Police Department regarding the J. family. The J.'s had both become highly intoxicated, had had another fight, and Mr. and Mrs. J. had been fighting over a gun. Neighbors had called the police, and the police had taken both Mr. and Mrs. J. to the police station and locked them in a cell for the night. The neighbors cared for the children. In the morning they had been released after a severe reprimand by the Chief of Police.

The City Relief Department at this point requested the services of the Child Welfare worker of the State Department. The State worker was successful in having Mr. J. go to

the Board for Inebriates. The State worker also spent time with the family in attempting to help them with their marital conflicts. The family was not in need of any financial assistance at this time and the case work services were granted by the State agency, and the social worker from the Board for Inebriates.

Less than two months after the altercation previously mentioned, Mr. J. was shot in the chest and seriously wounded. Both Mr. and Mrs. J. had been drinking at the time. Both claimed that the shooting was an accident. The State worker conferred with the worker from the City Relief Department and it was thought advisable to request the court that custody of the children be awarded to the State. The City Relief Department would have to guarantee payment of board as the State Department has no funds for the board and care of children. The J.'s engaged the services of a lawyer and were successful in having the case continued for hearing. At the court hearing the Judge decided against granting custody of the children to the State, continued the case, and gave Mr. and Mrs. J. another chance to keep the children.

Mr. J. had a long period of recuperation and total aid was granted the family for several weeks. When Mr. J. resumed employment, he could not work full time and continued supplementary assistance was necessary.

As a result of the court hearing regarding the children, the case worker-client relationship became somewhat difficult. Mrs. J. was fairly cooperative but the worker found it extremely difficult to engage her in any thought or consideration other than that concerning the family financial affairs. Mr. J. on two separate occasions was quite hostile, arrogant, and unreasonable. He also failed to keep his appointments with the psychiatric case worker from the Board for Inebriates.

Mr. J. had been back to work only a few weeks when complications set in as a result of his wound. The wound had never entirely healed and he had continued to require constant medical attention. He was again hospitalized and the City Agency again assumed total responsibility for providing the family needs.

The basic problem presented here was alcoholism. There were other problems that became evident after working with the case for sometime. The worker became aware that Mrs. J. was an emotionally disturbed person. The marital situation

was difficult and Mr. J. was fully aware of his wife's infidelity. The City Relief Agency received help from the State Agency on this case and also assistance from the Board for Inebriates Agency. The court hearing presented difficulties for case work after that point. This case also illustrates to some extent that in spite of the best efforts of social workers some conditions seem to deteriorate. However, throughout this difficult period the children have been provided with the basic necessities of life.

G. Case

In November 1947, Mrs. G., an elderly woman, age seventy-four, came to the City Relief Department and applied for help for her daughter Hazel. Mrs. G. reported that for the past two years, she had provided care for her daughter, Hazel, but at the present time Mrs. G.'s financial position was such that she could not continue. The mother gave the following story in regard to her daughter.

Her daughter, Hazel, was thirty-seven years old. She had had a normal childhood and graduated from high school and had been employed for a year or two doing office work, after graduation. She was married in 1934, at which time the entire family was living in Newbury, Vermont. Hazel seems to have had a fairly normal married life for several years. At that time, she became aware that her husband was being unfaithful and was interested in another woman. Hazel and her husband had a great deal of difficulty over this but the situation continued and Hazel eventually divorced her husband. There had been no children and Hazel had not asked for separate support and maintenance. The discovery that her husband had been unfaithful and the subsequent divorce had been a terrific shock and had apparently been a traumatic experience which was more than Hazel seemed able to bear. The mother reported that Hazel, from that point on, seemed to be incompetent in doing any work; that she seemed very odd, was upset easily, cried easily, and became very easily quite angry with various members of the family.

After the divorce, Hazel had gone to live with her

sisters and mother, alternating between their homes. Hazel's condition seemed to get progressively worse and she was committed to a mental institution in Vermont. After Hazel had been in this mental institution in Vermont for about one year, she was released and returned to live with her sister in West Lebanon, N. H., where she remained from 1940 until May 1943. During these years, Hazel was unable to do anything that was very productive and was dependent on her mother and sisters for necessities. The mother, during these years, had a small amount of money, owned some property, and received a small monthly pension.

In 1943, Hazel again seemed to be almost completely out of contact with reality and it was thought best for her own welfare to have her committed to the N. H. State Hospital. Hazel remained in the State Hospital from early 1943 until the latter part of 1945. During the time that Hazel was in the State Hospital, in Concord, her mother paid the entire charges for her board. Also during this time, Hazel's brother-in-law and sister moved to Concord as he had found work in this city. Hazel's mother also came to Concord, both to live with her married daughter and also so that she might see Hazel more frequently.

When Hazel was released from the State Hospital, she went back to her other sister's in West Lebanon and remained there for about four months. Things did not work out too well there, and Hazel came to Concord to live with her married sister and brother-in-law, and mother. Hazel did not get along well with the sister and was extremely jealous of the time and attention which she thought her mother was giving to her other sister.

Although Hazel's condition had improved considerably, she was, according to her mother, very childlike, quite unreliable, easily angered, and unable to stand even minor disturbances. As Hazel was again experiencing difficulty in living with her relatives, the mother located a room for her here in Concord. This was in July 1947. The mother paid for the room rent, provided the food and other things that Hazel needed. At the time of the mother's application for assistance, she stated that she just did not have money enough to assist Hazel in purchasing fuel, and also she was having a difficult time in providing enough food for Hazel. During the past several years, Hazel's mother had used up a good share of her resources and had to sell her property, and spent a great deal of money on Hazel. She had also helped out her married daughter in Concord.

A home visit was made and an application for assist-

ance was taken. The social worker noted that Hazel seemed to be very odd and eccentric, some evidence of a flight of ideas and word salad, although for the most part, she seemed capable of caring for herself. It was obvious to the social worker that Hazel was not employable. Hazel's mother had secured a nice quiet room for her, and Hazel's only problem was that of caring for herself. The mother would visit Hazel at least once a day and frequently assist her in preparing dinner and would usually stay and eat with her.

During the past several months, Hazel had tried out one job as a baby sitter but they had released her after a very few days; once also she had attempted to work doing dish washing but on this job also she worked only about two days. Hazel seemed to feel that there were some people who were against her and exhibited other evidences of paranoia. For the most part, however, she seemed capable of caring for herself.

Financial details were discussed with Hazel's mother and the City Relief Agency supplied a small amount of fuel and gave a very small weekly grocery order, which was in supplementation to the help given by Hazel's mother.

The State Hospital was contacted and a report was received that Hazel was a schizophrenic-paranoic type and that the prognosis was rather poor; their report continued "it is very likely she will have to be hospitalized again some time in the future". The City Relief Office continued the small amount of assistance in the case and had contacts with the mother, the social worker from the State Hospital, and infrequently visits were made to see Hazel. From time to time, Hazel came to the office and on many occasions it was apparent that she came just to pass the time of day or for some inconsequential or irrelevant matter.

In June 1948, Hazel was at the home of her sister and brother-in-law. There had been a very minor argument in regard to something, the basis of which seemed to be that Hazel thought the mother was giving something to the sister which should have been Hazel's. Hazel went into a rage, became uncontrollable, accused members of the family of all sorts of things, and the mother deemed it advisable to call the police. Hazel was readmitted to the State Hospital. The mother promptly reported the situation to the City Relief Office.

In November 1948, the hospital again released Hazel and the mother again made arrangements so that Hazel might have the same room as she had had formerly. Hazel was seen by the social worker and her condition seemed to be much the same as it had been when her case had been active with this agency be-

fore.

There are many classifications and degrees of mental ill health. This agency, in a year's time, is in contact with several of these different types of classifications of mental ill health. The classification here was that of schizophrenic paranoic type. The case concerned a young woman who had good physical health and had relatives who were interested and willing to help her in any way they could. It was hoped by the mother and by the social worker that Hazel's condition would so improve that she might be able to take some minor job which would not only make her economically self-sustaining, but would also improve her mental health condition. This point has not yet been reached with this case. The hospital authorities have, from time to time, thought that Hazel's mental condition was good enough so that she no longer needed to remain in the mental hospital.

CHAPTER VI

CONCLUSIONS AND RECOMMENDATIONS

The writer has attempted in this study to analyze the work of the City of Concord Relief Department for the year 1948. The approach was made by a study of the client group and the financial assistance and services which the agency extended to its clients. It has been the writer's opinion that the functional role of the agency could best be determined by a review of the financial assistance and casework services given to those individuals and families who applied to this agency for help.

The study of the entire client group, as well as the study of the nineteen individual cases, indicates that the functional role of the agency has been conditioned by client needs and problems that were presented to the agency by its clients. In meeting these client needs, the agency was also meeting community needs.

The study revealed that a major portion of the agency's program is in the granting of short term financial assistance. Due recognition must be given to the fact that the agency is presented with all sorts of problems, some of which are of long duration and extremely complicated. The study showed that about twenty per cent of the cases carried during 1948 were those cases which had been known to the agency for

many years. On the other hand an even more significant finding of the study was that almost sixty-eight per cent of the cases serviced in 1948 needed assistance for less than three months. The agency is therefore experiencing a high monthly turnover in cases, and the social workers within this agency are daily being faced with new clients.

The study would seem to indicate that the broad purposes and objectives of the agency are apparently well known throughout the community. This is evidence both by the number of clients who were self-referred, and also by the many different sources of referrals.

In Chapter IV the writer has made a study of the entire case load. Several tables are presented to show who were the clients that came to this agency for help. Each table has been discussed within this chapter and the writer has attempted to formulate numerous deductions and conclusions from the classified and tabled material.

The study of how and by what means assistance was granted, the recognition of problems other than financial, and the social casework services as practiced by the agency was made by a review of individual cases. In Chapter V the writer has abstracted nineteen cases. This part of the thesis is also, to some extent, a study of the quality of the social work of the agency.

Although the agency has clearly defined methods of procedure for giving assistance and service to clients, the

agency has never established any performance standards for its workers. The individual cases presented seem to indicate that the agency's workers have a good understanding of basic generic casework principles. The case studied would indicate that there is a recognition that clients have psychological and other needs, in addition to the basic material needs; there seemed to be a fair amount of understanding of the basis motivating factors in human behavior.

The study showed that a substantial number were in need through no fault of their own. In many cases the only requirement of any significance was sufficient purchasing power to purchase basic necessities. The agency had the financial means to supply this needed purchasing power, and also accompanied the purchasing power with whatever casework services appeared necessary. In many instances the agency workers felt that clients needed no other special services to help them adjust within the community as the standards of the family or individual were found to be at or above a satisfactory minimum.

The study showed that many individuals and families needed financial assistance because of death, disability (physical or mental), divorce, desertion, or unemployment. As a result of one or more of these causes, the individual, or family, had been deprived of their normal source of income. In working with many of these families the agency felt that a great deal of control and supervision was generally unneces-

sary.

With many of the cases the workers within the agency felt that the individuals or families were materially below average in native intelligence or ability, and also had serious personality defects. More intensive case work was granted for these cases with the hopes of assisting these individuals in overcoming obstacles, and attempting to assist them to make full use of the community resources and especially of their own resources. In cases such as these the agency has given prolonged and intensive casework.

Several of the cases presented indicated that the agency has striven to bring about the rehabilitation of those clients who because of physical, mental, or emotional difficulties were in need of financial assistance.

There is considerable evidence that the agency conscientiously gives individual consideration to its clients. In the granting of this individualized type of service the social workers made home visits, interviewed clients in the office, and sought collateral sources in order to obtain essential information and to verify that there was need, the extent of need, and other problems that might be present. The writer would recommend that the agency should state at least broadly what its philosophy is in the granting of aid and services to poor and needy persons. The agency also should have some clearly stated written statements of objectives. There is also a need for written policies and procedures, at least

on a broad basis. The agency workers are under somewhat of a handicap in attempting to carry out a social work program, without a more clearly defined statement of philosophy, policies, standards, and procedures. The workers attempt to carry out the program in light of what they think a proper social welfare program should be. Such a situation has some advantages but there are also many dangers.

In 1948 the City of Concord appropriated sufficient money to staff properly its Social Welfare Office and provided sufficient funds, so that adequate financial assistance could be given to the poor and needy who applied to this agency for assistance.

Approved,

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